

# Personal Income and Per Capita Personal Income by State and Region, 1997

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The preliminary quarterly and annual estimates of State personal income were prepared by Marian B. Sacks, James P. Stehle, Matthew von Kerczek, and James M. Zavrel of the Regional Economic Measurement Division, under the supervision of Robert L. Brown, Chief.

**T**HIS ARTICLE presents the preliminary estimates of State personal income for the fourth quarter of 1997 and the year 1997. It then discusses the preliminary estimates of State per capita personal income for 1997 and the estimates of regional per capita income for 1929-97.

## Personal Income

In 1997, U.S. personal income increased \$371.0 billion (table A).<sup>1</sup> Nearly three-fifths of the increase was accounted for by three regions—the

1. The estimate of personal income for the Nation is derived as the sum of the State estimates; it differs from the estimate of personal income in the national income and product accounts (NIPA's) because, by definition, State personal income omits the earnings of Federal civilian and military personnel stationed abroad and of U.S. residents employed abroad temporarily by private U.S. firms. This estimate can also differ from the NIPA estimate because of different data sources and revision schedules.

Southeast, Far West, and Mideast (chart 1). In the Southeast, the increase was largely accounted for by Florida, Georgia, North Carolina, and Virginia; in the Far West, by California; and in the Mideast, by New York and Pennsylvania.

By type of income, more than two-thirds of the increase in U.S. personal income was accounted for by a \$253.0 billion increase in net earnings.<sup>2</sup> The total of dividends, interest, and rent increased \$64.8 billion, and transfer payments increased \$53.2 billion.

2. Net earnings by place of residence is earnings by place of work less personal contributions for social insurance plus an adjustment for residence. Earnings by place of work is the sum of wage and salary disbursements (payrolls), other labor income, and proprietors' income. For the definitions of the components of earnings, see U.S. Department of Commerce, Bureau of Economic Analysis, *State Personal Income, 1929-93* (Washington, DC: U.S. Government Printing Office, 1995).

Table A.—Personal Income by Component: Dollar Change, 1996-97  
[Millions of dollars]

	Personal income	Net earnings by place of residence <sup>1</sup>	Dividends, interest, and rent	Transfer payments		Personal income	Net earnings by place of residence <sup>1</sup>	Dividends, interest, and rent	Transfer payments
United States .....	371,049	253,049	64,829	53,171	Alabama .....	4,039	2,388	730	920
New England .....	23,177	16,656	4,168	2,354	Arkansas .....	1,872	987	392	493
Connecticut .....	6,916	5,100	1,205	611	Florida .....	21,175	12,353	5,205	3,617
Maine .....	1,304	763	260	282	Georgia .....	11,231	8,036	1,834	1,360
Massachusetts .....	11,454	8,389	1,979	1,086	Kentucky .....	3,967	2,537	652	777
New Hampshire .....	1,830	1,343	355	132	Louisiana .....	4,441	2,832	645	964
Rhode Island .....	1,112	763	193	156	Mississippi .....	2,288	1,317	338	633
Vermont .....	561	298	175	88	North Carolina .....	10,758	7,441	1,708	1,609
Mideast .....	63,827	40,979	11,864	10,984	South Carolina .....	4,088	2,616	667	805
Delaware .....	1,132	768	211	154	Tennessee .....	6,629	4,596	976	1,057
District of Columbia .....	536	213	135	188	Virginia .....	9,679	6,906	1,534	1,238
Maryland .....	7,530	5,028	1,264	1,238	West Virginia .....	1,244	640	230	373
New Jersey .....	12,781	9,112	2,465	1,203	Southwest .....	46,309	34,280	6,310	5,718
New York .....	27,855	17,477	5,040	5,339	Arizona .....	7,262	5,017	1,305	940
Pennsylvania .....	13,993	8,381	2,749	2,863	New Mexico .....	1,686	976	298	412
Great Lakes .....	54,225	37,123	9,729	7,373	Oklahoma .....	3,684	2,362	686	635
Illinois .....	17,388	12,064	3,212	2,112	Texas .....	33,678	25,925	4,021	3,732
Indiana .....	6,509	4,232	1,240	1,036	Rocky Mountain .....	12,446	8,922	2,225	1,299
Michigan .....	10,548	7,109	1,886	1,554	Colorado .....	7,073	5,237	1,270	566
Ohio .....	13,622	9,397	2,217	2,007	Idaho .....	1,190	716	249	225
Wisconsin .....	6,159	4,321	1,174	663	Montana .....	716	390	191	135
Plains .....	20,281	13,116	4,042	3,122	Utah .....	2,964	2,282	395	286
Iowa .....	2,299	1,412	443	444	Wyoming .....	503	297	120	87
Kansas .....	3,597	2,672	531	394	Far West .....	69,373	49,322	11,579	8,472
Minnesota .....	6,094	3,959	1,326	808	Alaska .....	539	230	146	163
Missouri .....	6,376	4,103	1,306	967	California .....	49,174	34,930	8,055	6,190
Nebraska .....	1,560	1,080	203	277	Hawaii .....	820	397	222	201
North Dakota .....	-169	-381	113	99	Nevada .....	3,208	2,106	701	402
South Dakota .....	524	271	121	132	Oregon .....	5,249	3,763	932	553
Southeast .....	81,411	52,650	14,913	13,848	Washington .....	10,383	7,896	1,523	964

1. Net earnings by place of residence is earnings by place of work—the sum of wage and salary disbursements (payrolls), other labor income, and proprietors' income—less personal con-

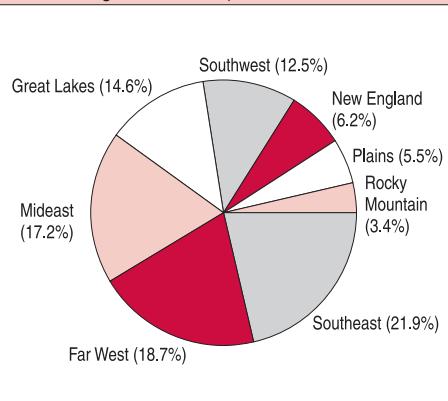
tributions for social insurance plus an adjustment for residence.

U.S. earnings by place of work increased in all major industries except farming, where proprietors' income declined. More than three-fifths of the increase was accounted for by services, by manufacturing, and by finance, insurance, and real estate (**table B**).

### CHART 1

#### Personal Income: Dollar Change for Regions as a Percent of the U.S. Dollar Change, 1996–1997

(U.S. dollar change=\$371 billion)



U.S. Department of Commerce, Bureau of Economic Analysis

Nearly three-fifths of the increase in services was accounted for by the Southeast, Far West, and Mideast regions. In the Southeast, the increase was largely accounted for by Florida, Georgia, and Virginia; in the Far West, by California; and in the Mideast, by New York and Pennsylvania.

Three-fifths of the increase in manufacturing was accounted for by the Far West, Great Lakes, and Southwest regions. In the Far West, the increase was largely accounted for by California; in the Great Lakes, by Illinois and Ohio; and in the Southwest, by Texas.

More than three-fifths of the increase in finance, insurance, and real estate was accounted for by the Mideast, Southeast, and Far West regions. In the Mideast, the increase was largely accounted for by New York; in the Southeast, by Florida, Georgia, and North Carolina; and in the Far West, by California.

#### **Growth rates in 1997**

In 1997, personal income in the Nation grew 5.7 percent. In all the States except North Dakota, the growth rates in personal income exceeded the 2.0-percent growth rate in the prices paid by U.S.

#### Note on the Estimates of State Personal Income

The 1996–97 annual growth rate of personal income for the sum of the States differs by 0.1 percentage point from the growth rate of personal income shown in the national income and product accounts (NIPA's). The growth rate of the State total is 5.7 percent, whereas the growth rate of the NIPA estimate is 5.8 percent. The difference is due to the incorporation of newly available State data for farm proprietors' income into the State estimates for 1997.

Each April, the preliminary annual national total for farm proprietors' income incorporates newly available annual State data from the U.S. Department of Agriculture (USDA). This year, the 1997 estimate shows a decrease of \$4.1 billion from 1996; in contrast, the NIPA estimate, which is based on previously reported USDA national data, shows an increase of \$3.5 billion.

In addition, each April, as part of the procedure for developing the national control totals that are used for the State estimates, the following Bureau of Economic Analysis (BEA) annual estimates of wage and salary disbursements for the most recent year are compared: The annual NIPA estimate, which is based primarily on monthly national data from the establishment survey conducted by the Bureau of Labor Statistics (BLS), and an alternative annual estimate that is based primarily on BLS tabulations of wages and salaries of employees covered

by unemployment insurance for the first three quarters and on a BEA estimate for the fourth quarter. This year, the two series did not differ significantly, so the NIPA estimates of wage and salary disbursements were used to develop the annual national control totals for the State estimates for 1997.

As usual, the NIPA estimates of personal income for 1997 will be revised in July to incorporate the unemployment insurance tabulations of wages and salaries for all four quarters of 1997, the most recent annual USDA data on farm proprietors' income for 1997, and other source data that are more complete, more detailed, and otherwise more appropriate than those previously incorporated.

The State estimates for 1993–96 have been revised to incorporate the routine revisions that were made in the preparation of the estimates for local areas that were released on May 4, 1998. In addition, the State estimates for 1969–96 have been revised to reflect corrections to the estimates of proprietors' income for communications and for electric, gas, and sanitary services. Finally, the quarterly estimates of State personal income from the first quarter of 1969 through the third quarter of 1997 have been revised to incorporate these revised annual State estimates.

consumers (as measured by the price index for personal consumption expenditures).<sup>3</sup>

The rates of growth in personal income ranged from a 7.9-percent increase in Texas to a 1.3-percent decrease in North Dakota (chart 2). The States with the fastest rates of growth were Texas (7.9 percent), Nevada (7.7 percent), Arizona

(7.7 percent), Utah (7.6 percent), and Washington (7.4 percent). In all five States, the major contributor to the growth in personal income was earnings in services. In Texas, Arizona, and Washington, earnings in manufacturing contributed substantially. In Nevada, earnings in construction contributed substantially. In Utah, earnings in government and retail trade contributed substantially. In addition, in all five States, transfer payments and the total of dividends, interest, and rent con-

<sup>3</sup> At the national level, the Bureau of Economic Analysis presents estimates of real disposable personal income, which is personal income less personal tax and nontax payments adjusted for inflation using the implicit price deflator for personal consumption expenditures.

Table B.—Earnings by Place of Work: Dollar Change by Major Industry, 1996-97

[Millions of dollars]

	Total earnings by place of work	Farming	Agricultural services, forestry, and fishing	Mining	Construction	Manufacturing	Transportation and public utilities	Wholesale trade	Retail trade	Finance, insurance, and real estate	Services	Government
<b>United States</b>	<b>270,666</b>	<b>-3,357</b>	<b>2,853</b>	<b>1,259</b>	<b>16,398</b>	<b>33,347</b>	<b>14,209</b>	<b>19,281</b>	<b>24,343</b>	<b>30,879</b>	<b>108,437</b>	<b>23,018</b>
<b>New England</b>	<b>17,423</b>	<b>-54</b>	<b>148</b>	<b>5</b>	<b>945</b>	<b>2,092</b>	<b>486</b>	<b>1,259</b>	<b>1,255</b>	<b>2,701</b>	<b>7,473</b>	<b>1,114</b>
Connecticut	5,150	-38	38	0	336	664	138	438	250	931	2,090	303
Maine	805	-33	18	0	30	67	32	45	120	105	347	75
Massachusetts	9,220	37	69	6	458	1,008	259	602	570	1,431	4,267	514
New Hampshire	1,230	0	14	-2	53	243	21	140	173	128	359	102
Rhode Island	716	1	5	1	60	55	24	26	94	89	276	86
Vermont	303	-20	4	1	9	56	11	9	48	17	134	34
<b>Mideast</b>	<b>44,138</b>	<b>-702</b>	<b>290</b>	<b>34</b>	<b>2,489</b>	<b>3,079</b>	<b>1,186</b>	<b>2,996</b>	<b>3,483</b>	<b>9,373</b>	<b>19,184</b>	<b>2,727</b>
Delaware	935	-29	6	0	63	126	9	16	86	248	361	48
District of Columbia	929	0	37	0	36	29	-13	15	5	145	593	80
Maryland	4,846	-139	32	4	499	205	84	306	424	488	2,416	529
New Jersey	8,849	-5	54	12	508	763	439	1,005	617	978	3,786	692
New York	19,853	-236	91	0	605	947	265	1,060	1,389	6,794	8,002	937
Pennsylvania	8,726	-293	69	17	779	1,009	402	594	962	720	4,026	440
<b>Great Lakes</b>	<b>39,388</b>	<b>-114</b>	<b>335</b>	<b>-47</b>	<b>2,720</b>	<b>6,428</b>	<b>1,975</b>	<b>3,093</b>	<b>3,513</b>	<b>4,204</b>	<b>14,067</b>	<b>3,212</b>
Illinois	12,900	-365	117	-85	632	1,864	825	922	1,154	1,885	4,973	976
Indiana	4,344	-109	36	26	406	891	81	274	401	405	1,748	184
Michigan	7,510	243	79	9	704	1,040	465	642	698	486	2,294	850
Ohio	10,141	302	73	-2	665	1,544	390	898	889	1,008	3,538	836
Wisconsin	4,493	-185	30	4	313	1,089	214	356	371	421	1,514	365
<b>Plains</b>	<b>14,526</b>	<b>-2,833</b>	<b>181</b>	<b>-5</b>	<b>782</b>	<b>2,995</b>	<b>1,577</b>	<b>1,114</b>	<b>1,529</b>	<b>1,553</b>	<b>6,390</b>	<b>1,242</b>
Iowa	1,520	-498	27	3	37	436	123	186	177	199	604	227
Kansas	2,814	288	28	14	101	582	216	194	281	164	821	127
Minnesota	4,344	-682	31	-16	242	742	458	308	474	540	2,143	104
Missouri	4,626	-582	45	-6	361	895	381	270	380	456	1,843	585
Nebraska	1,246	-427	30	1	30	177	358	99	114	106	628	129
North Dakota	-337	-749	4	4	-16	55	23	39	50	30	180	44
South Dakota	313	-182	18	-5	27	109	18	19	54	60	170	27
<b>Southeast</b>	<b>56,227</b>	<b>-1,488</b>	<b>748</b>	<b>166</b>	<b>3,484</b>	<b>4,430</b>	<b>3,116</b>	<b>4,067</b>	<b>6,072</b>	<b>5,352</b>	<b>23,786</b>	<b>6,493</b>
Alabama	2,504	-168	30	-10	147	277	47	175	324	250	1,145	286
Arkansas	1,083	-343	26	4	2	148	82	91	246	112	529	186
Florida	13,165	39	268	-54	442	353	588	842	1,374	1,383	6,457	1,473
Georgia	8,625	-136	100	3	223	869	691	907	724	916	3,410	917
Kentucky	2,791	-311	34	-30	281	506	231	221	358	230	942	328
Louisiana	3,028	-142	24	278	214	238	203	197	263	185	1,104	462
Mississippi	1,350	-97	33	31	75	35	95	80	182	66	621	229
North Carolina	8,046	-3	96	12	842	758	249	634	861	777	2,587	1,233
South Carolina	2,730	-31	37	1	214	272	95	218	396	225	960	344
Tennessee	4,970	-88	37	22	372	459	297	315	628	434	2,303	191
Virginia	7,326	-199	57	1	623	569	540	320	608	729	3,395	685
West Virginia	608	-10	6	-91	50	-54	-3	66	108	45	332	159
<b>Southwest</b>	<b>36,591</b>	<b>1,497</b>	<b>289</b>	<b>962</b>	<b>1,483</b>	<b>4,873</b>	<b>2,616</b>	<b>2,866</b>	<b>2,980</b>	<b>2,482</b>	<b>13,586</b>	<b>2,955</b>
Arizona	5,355	22	63	-86	307	755	249	445	533	406	2,129	531
New Mexico	1,030	42	11	21	23	139	80	55	131	39	316	172
Oklahoma	2,454	337	20	39	-11	370	118	105	183	142	866	284
Texas	27,752	1,095	194	988	1,163	3,609	2,169	2,261	2,133	1,896	10,275	1,968
<b>Rocky Mountain</b>	<b>9,513</b>	<b>-133</b>	<b>111</b>	<b>113</b>	<b>747</b>	<b>920</b>	<b>526</b>	<b>601</b>	<b>1,056</b>	<b>781</b>	<b>3,835</b>	<b>954</b>
Colorado	5,591	18	57	46	402	492	263	413	561	556	2,348	435
Idaho	745	-133	30	1	54	148	46	50	107	-7	351	98
Montana	419	-16	9	-2	32	27	40	12	53	23	202	38
Utah	2,445	-47	12	17	222	241	156	108	302	190	881	363
Wyoming	312	44	4	51	36	12	21	19	32	19	53	21
<b>Far West</b>	<b>52,860</b>	<b>468</b>	<b>750</b>	<b>30</b>	<b>3,747</b>	<b>8,530</b>	<b>2,727</b>	<b>3,285</b>	<b>4,454</b>	<b>4,432</b>	<b>20,116</b>	<b>4,321</b>
Alaska	261	0	26	-35	-1	-10	61	4	31	16	148	19
California	37,303	724	482	81	2,658	5,983	1,703	2,275	3,155	3,506	13,775	2,961
Hawaii	419	16	0	-3	-108	7	49	0	50	14	270	124
Nevada	2,280	-18	18	-26	341	93	78	123	251	50	1,117	254
Oregon	4,158	95	75	0	295	844	161	425	403	340	1,226	292
Washington	8,440	-349	150	12	562	1,612	675	459	563	506	3,580	672

tributed substantially to the growth in personal income.

The States with the slowest rates of growth in personal income were North Dakota (-1.3 percent), Hawaii (2.7 percent), South Dakota (3.4 percent), Iowa (3.6 percent), and Alaska (3.6 percent). In North Dakota, the decrease was more than accounted for by a substantial decline in earnings in farming, mainly reflecting a drop in wheat production caused by crop disease. (The Red River flood in early 1997 had little effect on wheat production in North Dakota.) In South Dakota and Iowa, declines in earnings in farming, mainly reflecting a drop in corn production from record levels in 1996, substantially dampened personal income growth. In Hawaii, earnings declined in construction. In Alaska, earnings declined in mining.

#### **Growth rates in the fourth quarter of 1997**

In the fourth quarter of 1997, personal income in the Nation grew at a quarterly rate of 1.6 percent ([table 4](#)). The six fastest growing States were Michigan, Arizona, Georgia, Ohio, Nevada, and Indiana. In all of these States, earnings in finance,

insurance, and real estate grew at above-average rates. In all States except Nevada, earnings in manufacturing grew at above-average rates. In all States except Ohio, earnings in transportation and public utilities grew at above-average rates.

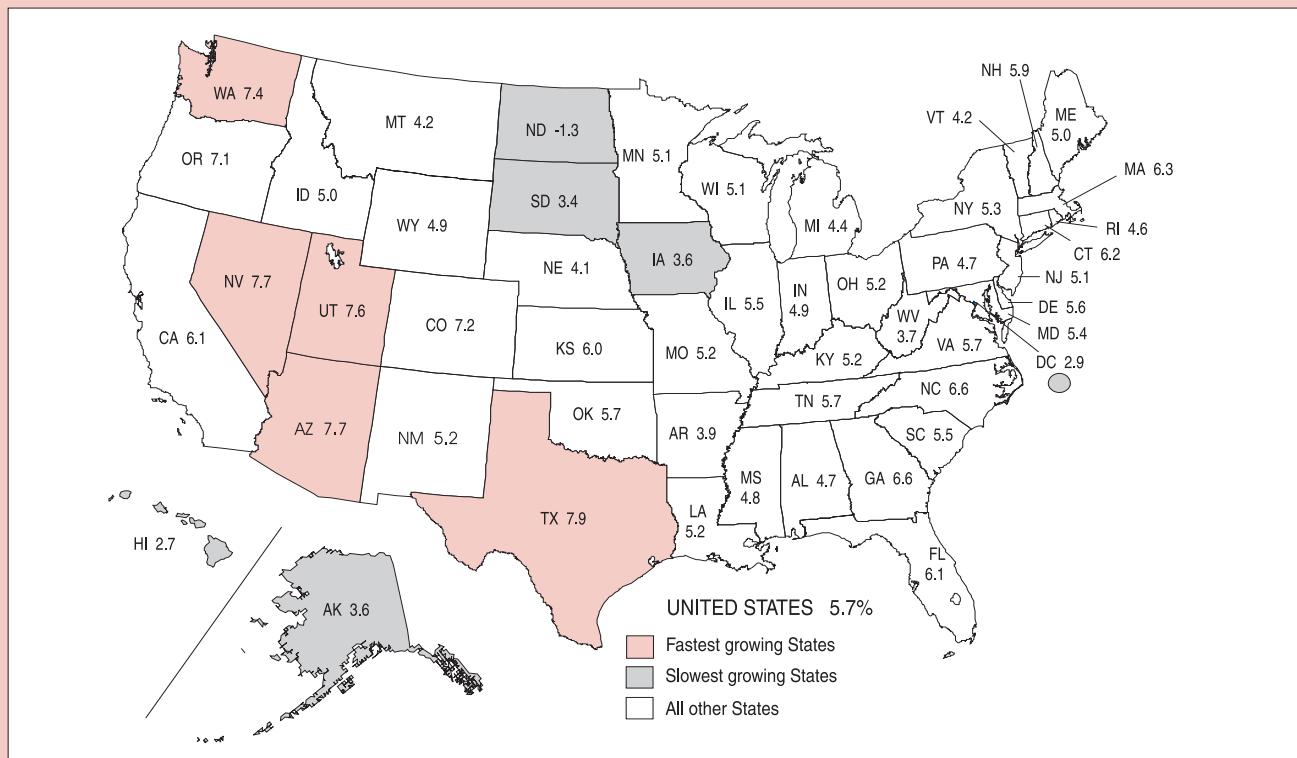
The five slowest growing States were South Dakota, Wyoming, New Hampshire, Hawaii, and North Dakota.

#### **Per Capita Personal Income**

In 1997, per capita personal income for the Nation was \$25,598, up from \$24,436 in 1996 ([table C](#)). The ranking of States by per capita income changed little between 1996 and 1997. Only two States—Texas and Louisiana—moved up more than two positions in rank, and only two States—Hawaii and North Dakota—moved down more than two positions. As noted previously, Texas had the fastest rate of growth in personal income in 1997, and North Dakota and Hawaii had the slowest growth rates. In Louisiana, the growth in per capita income was boosted by slow population growth.

## **CHART 2**

### **Personal Income: Percent Change, 1996-97**



The 10 States with the highest per capita incomes in 1997 were Connecticut (\$36,263), New Jersey (\$32,654), Massachusetts (\$31,524), New York (\$30,752), Delaware (\$29,022), Maryland (\$28,969), Illinois (\$28,202), New Hampshire (\$28,047), Colorado (\$27,051), and Minnesota (\$26,797).

The 10 States with the lowest per capita incomes in 1997 were Mississippi (\$18,272), West Virginia (\$18,957), Arkansas (\$19,585), New Mexico (\$19,587), Montana (\$20,046), North Dakota (\$20,271), Utah (\$20,432), Idaho (\$20,478), Oklahoma (\$20,556), and Kentucky (\$20,657).

### Regional per capita income, 1929–97

In each of the five decades from 1929 to 1979, per capita income as a percentage of the U.S. average increased in the low-income regions (the Southwest, Southeast, Rocky Mountain, and Plains regions) and declined in the high-income regions (the New England, Mideast, Far West, and Great Lakes regions) (chart 3). In contrast, in 1979–89, per capita income as a percentage of the U.S. average declined in the low-income regions and increased in the high-income regions.

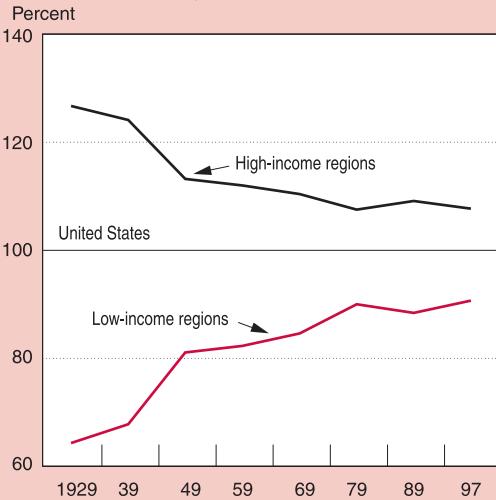
From 1989 to 1997, regional per capita income resumed its long-term pattern of convergence toward the U.S. average: Per capita income increased from 88 percent to 91 percent of the U.S.

average in the low-income regions, and per capita income declined from 109 percent to 108 percent of the U.S. average in the high-income regions.

Tables 1 through 5 begin on the next page. 

### CHART 3

#### Per Capita Personal Income as a Percentage of the U.S. Average, Selected Years, 1929–97



NOTE.—"High-income" regions (New England, Mideast, Far West, and Great Lakes) are those with per capita incomes above the U.S. average in 1997, and "low-income" regions (Southwest, Southeast, Rocky Mountain, and Plains) are those with per capita incomes below the U.S. average in 1997.

U.S. Department of Commerce, Bureau of Economic Analysis

Table C.—Per Capita Personal Income, 1996–97

	Dollars		Rank			Dollars		Rank	
	1996 <sup>r</sup>	1997 <sup>p</sup>	1996	1997		1996 <sup>r</sup>	1997 <sup>p</sup>	1996	1997
<b>United States</b>	<b>24,436</b>	<b>25,598</b>	.....	.....	Alabama	20,056	20,842	39	38
New England	29,099	30,717	.....	.....	Arkansas	18,967	19,585	47	48
Connecticut	34,174	36,263	1	1	Florida	24,198	25,255	20	20
Maine	21,087	22,078	36	36	Georgia	23,028	24,061	25	25
Massachusetts	29,808	31,524	3	3	Kentucky	19,773	20,657	42	41
New Hampshire	26,772	28,047	8	8	Louisiana	19,709	20,680	43	40
Rhode Island	24,613	25,760	17	17	Mississippi	17,561	18,272	50	50
Vermont	22,545	23,401	29	30	North Carolina	22,244	23,345	32	31
Mideast	28,267	29,658	.....	.....	South Carolina	19,898	20,755	40	39
Delaware	27,782	29,022	5	5	Tennessee	22,032	23,018	33	33
District of Columbia	34,172	35,852	.....	.....	Virginia	25,255	26,438	15	14
Maryland	27,676	28,969	6	6	West Virginia	18,225	18,957	49	49
New Jersey	31,265	32,654	2	2	<b>Southwest</b>	<b>21,642</b>	<b>22,857</b>	.....	.....
New York	29,221	30,752	4	4	Arizona	21,335	22,364	35	35
Pennsylvania	24,851	26,058	16	15	New Mexico	18,814	19,587	48	47
Great Lakes	24,521	25,658	.....	.....	Oklahoma	19,574	20,556	44	42
Illinois	26,855	28,202	7	7	Texas	22,324	23,656	31	28
Indiana	22,633	23,604	28	29	<b>Rocky Mountain</b>	<b>22,462</b>	<b>23,547</b>	.....	.....
Michigan	24,588	25,560	19	18	Colorado	25,740	27,051	10	9
Ohio	23,493	24,661	21	21	Idaho	19,865	20,478	41	43
Wisconsin	23,390	24,475	22	22	Montana	19,278	20,046	46	46
Plains	23,410	24,373	.....	.....	Utah	19,384	20,432	45	44
Iowa	22,330	23,102	30	32	Wyoming	21,587	22,648	34	34
Kansas	23,133	24,379	23	24	<b>Far West</b>	<b>25,209</b>	<b>26,407</b>	.....	.....
Minnesota	25,699	26,797	11	10	Alaska	24,597	25,305	18	19
Missouri	22,984	24,001	26	26	California	25,368	26,570	13	13
Nebraska	22,975	23,803	27	27	Hawaii	25,421	26,034	12	16
North Dakota	20,479	20,271	38	45	Nevada	26,059	26,791	9	11
South Dakota	20,749	21,447	37	37	Oregon	23,111	24,393	24	23
Southeast	22,025	23,014	.....	.....	Washington	25,277	26,718	14	12

<sup>r</sup> Revised.

<sup>p</sup> Preliminary.

Table 1.—Personal Income and Per Capita Personal Income by State and Region, 1992–97

Area name	Personal income							Per capita personal income <sup>2</sup>							
	Millions of dollars						Percent change <sup>1</sup>	Dollars						Rank in U.S.	
	1992 <sup>r</sup>	1993 <sup>r</sup>	1994 <sup>r</sup>	1995 <sup>r</sup>	1996 <sup>r</sup>	1997 <sup>P</sup>		1992 <sup>r</sup>	1993 <sup>r</sup>	1994 <sup>r</sup>	1995 <sup>r</sup>	1996 <sup>r</sup>	1997 <sup>P</sup>	1992	1997
United States .....	5,260,922	5,507,657	5,774,875	6,137,878	6,480,031	6,851,080	5.7	20,631	21,368	22,186	23,359	24,436	25,598	.....	.....
New England .....	319,833	331,560	345,501	369,201	387,775	410,952	6.0	24,253	25,096	26,093	27,800	29,099	30,717	.....	.....
Connecticut .....	93,227	96,433	99,710	106,506	111,658	118,574	6.2	28,451	29,460	30,496	32,603	34,174	36,263	1	1
Maine .....	22,334	23,008	23,864	24,963	26,118	27,422	5.0	18,085	18,606	19,311	20,227	21,087	22,078	35	36
Massachusetts .....	147,654	153,335	160,312	172,103	181,393	192,847	6.3	24,644	25,524	26,591	28,397	29,808	31,524	4	3
New Hampshire .....	24,881	25,707	27,532	29,492	31,061	32,891	5.9	22,348	22,918	24,282	25,726	26,772	28,047	9	8
Rhode Island .....	20,914	21,837	22,297	23,543	24,325	25,436	4.6	20,897	21,875	22,432	23,783	24,613	25,760	18	17
Vermont .....	10,823	11,239	11,786	12,595	13,222	13,783	4.2	18,987	19,581	20,356	21,609	22,545	23,401	26	30
Mideast .....	1,061,417	1,098,428	1,138,028	1,199,406	1,257,869	1,321,696	5.1	24,089	24,823	25,650	26,988	28,267	29,658	.....	.....
Delaware .....	15,981	16,671	17,508	18,776	20,100	21,232	5.6	23,196	23,875	24,782	26,235	27,782	29,022	6	5
District of Columbia .....	16,815	17,413	17,792	18,010	18,428	18,964	2.9	28,760	30,178	31,440	32,609	34,172	35,852	.....	.....
Maryland .....	115,904	120,831	126,987	133,562	140,048	147,577	5.4	23,634	24,436	25,456	26,567	27,676	28,969	5	6
New Jersey .....	210,257	217,785	225,718	238,527	250,179	262,960	5.1	26,875	27,678	28,532	29,982	31,265	32,654	2	2
New York .....	450,243	463,448	479,151	505,371	529,904	557,759	5.3	24,903	25,550	26,394	27,850	29,221	30,752	3	4
Pennsylvania .....	252,217	262,281	270,925	285,160	299,211	313,204	7.7	21,052	21,816	22,496	23,673	24,851	26,058	17	15
Great Lakes .....	866,907	910,910	964,031	1,022,634	1,071,889	1,126,114	5.1	20,299	21,186	22,301	23,518	24,521	25,658	.....	.....
Illinois .....	259,456	270,313	284,342	301,710	318,100	335,488	5.5	22,366	23,153	24,225	25,580	26,855	28,202	8	7
Indiana .....	106,328	112,654	119,603	125,687	131,906	138,415	4.9	18,826	19,763	20,831	21,716	22,633	23,604	29	29
Michigan .....	188,714	200,671	215,250	229,474	239,269	249,817	4.4	19,936	21,069	22,469	23,767	24,588	25,560	20	18
Ohio .....	215,237	225,362	237,106	251,150	262,245	275,867	5.2	19,567	20,379	21,370	22,560	23,493	24,661	21	21
Wisconsin .....	97,172	101,911	107,731	114,613	120,369	126,528	5.1	19,467	20,227	21,228	22,416	23,390	24,475	23	22
Plains .....	349,330	360,859	382,664	404,076	432,345	452,626	4.7	19,470	19,949	20,998	22,015	23,410	24,373	.....	.....
Iowa .....	51,757	52,431	56,802	59,158	63,597	65,896	3.6	18,441	18,592	20,077	20,826	22,330	23,102	32	32
Kansas .....	49,160	51,233	53,080	56,239	59,663	63,261	6.0	19,541	20,213	20,784	21,886	23,133	24,379	22	24
Minnesota .....	94,847	97,858	104,714	111,009	119,463	125,557	5.1	21,208	21,631	22,927	24,097	25,699	26,797	15	10
Missouri .....	99,756	103,624	109,580	116,758	123,280	129,656	5.2	19,207	19,784	20,749	21,927	22,984	24,001	25	26
Nebraska .....	30,820	31,999	33,215	35,056	37,879	39,438	4.1	19,230	19,843	20,471	21,424	22,975	23,803	24	27
North Dakota .....	10,750	10,920	11,665	11,867	13,160	12,991	-1.3	16,917	17,137	18,240	18,504	20,479	20,271	38	45
South Dakota .....	12,239	12,794	13,608	13,987	15,304	15,827	3.4	17,113	17,705	18,651	19,032	20,749	21,447	37	37
Southeast .....	1,117,639	1,189,009	1,255,474	1,339,925	1,416,237	1,497,648	5.7	18,306	19,217	20,020	21,094	22,025	23,014	.....	.....
Alabama .....	69,785	73,294	77,329	82,058	85,982	90,021	4.7	16,863	17,482	18,271	19,254	20,056	20,842	40	38
Arkansas .....	37,955	39,900	42,057	45,011	47,537	49,409	3.9	15,853	16,460	17,158	18,144	18,967	19,585	46	48
Florida .....	270,821	292,601	306,729	328,135	348,905	370,080	6.1	20,060	21,340	21,979	23,139	24,198	25,255	19	20
Georgia .....	128,090	136,366	146,079	157,801	168,894	180,125	6.6	18,945	19,774	20,723	21,940	23,028	24,061	27	25
Kentucky .....	62,886	65,646	68,669	72,680	76,761	80,728	5.2	16,761	17,309	17,958	18,847	19,773	20,657	41	41
Louisiana .....	70,169	73,779	78,205	82,237	85,552	89,993	5.2	16,427	17,218	18,158	18,999	19,709	20,680	45	40
Mississippi .....	37,057	39,431	42,452	45,048	47,603	49,891	4.8	14,198	14,963	15,941	16,743	17,561	18,272	50	50
North Carolina .....	125,031	133,837	141,435	152,599	162,580	173,339	6.6	16,299	17,263	20,027	21,233	22,244	23,345	34	31
South Carolina .....	59,268	62,495	66,027	70,255	73,955	78,043	5.5	16,497	17,242	18,072	19,073	19,898	20,755	44	39
Tennessee .....	91,756	97,718	104,018	111,774	116,934	123,563	5.7	18,305	19,226	20,167	21,350	22,032	23,018	33	33
Virginia .....	136,411	144,148	151,501	160,303	168,357	178,035	5.7	21,370	22,296	23,174	24,284	25,255	26,438	14	14
West Virginia .....	28,411	29,794	30,974	32,023	33,178	34,422	3.7	15,735	16,403	17,029	17,576	18,225	18,957	48	49
Southwest .....	482,051	511,970	541,376	580,261	617,490	663,799	7.5	18,305	19,050	19,731	20,721	21,642	22,857	.....	.....
Arizona .....	68,327	73,562	79,867	82,527	94,607	101,869	7.7	17,664	18,417	19,250	20,316	21,335	22,364	36	35
New Mexico .....	25,008	26,923	28,517	30,768	32,195	33,881	5.2	18,098	18,652	19,221	18,246	18,814	19,587	47	47
Oklahoma .....	54,112	56,539	58,677	61,331	64,501	68,185	5.7	16,888	17,510	18,064	18,748	19,574	20,556	39	42
Texas .....	334,604	354,947	374,315	400,635	426,187	459,864	7.9	18,925	19,681	20,360	21,381	22,324	23,656	28	28
Rocky Mountain .....	141,532	153,843	163,175	176,451	188,190	200,636	6.6	18,537	19,603	20,268	21,445	22,462	23,547	.....	.....
Colorado .....	72,984	79,332	84,613	91,734	98,227	105,300	7.2	21,083	22,263	23,138	24,517	25,740	27,051	16	9
Idaho .....	17,765	19,591	20,737	22,364	23,592	24,783	5.0	16,658	17,792	18,264	19,199	19,865	20,478	42	43
Montana .....	13,669	14,876	15,140	16,160	16,901	17,616	4.2	16,618	17,709	17,709	18,602	19,278	20,046	43	46
Utah .....	28,395	30,792	33,171	36,165	39,108	42,072	7.6	15,596	16,426	17,200	18,317	19,384	20,432	49	44
Wyoming .....	8,719	9,252	9,514	10,027	10,362	10,865	4.9	18,808	19,723	20,028	20,954	21,587	22,648	30	34
Far West .....	922,213	951,078	984,572	1,045,924	1,108,234	1,177,608	6.3	21,915	22,321	22,882	24,073	25,209	26,407	.....	.....
Alaska .....	12,984	13,618	14,130	14,568	14,880	15,419	3.6	22,131	22,819	23,521	24,214	24,597	25,305	11	19
California .....	687,240	702,604	722,224	764,617	808,180	857,355	6.1	22,246	22,532	23,024	24,229	25,368	26,570	10	13
Hawaii .....	26,463	27,666	28,469	29,592	30,072	30,892	2.7	23,021	23,842	24,279	25,103	25,421	26,034	7	16
Nevada .....	29,071	31,147	34,290	37,947	41,716	44,924	7.7	21,813	22,530	23,504	24,809	26,059	26,791	12	11
Oregon .....	55,776	59,656	63,689	68,880	73,871	79,120	7.1	18,747	19,651	20,620	21,915	23,111	24,393	31	23
Washington .....	110,679	116,386	121,771	130,320	139,516	149,899	7.4	21,515	22,168	22,806	23,974	25,277	26,718	13	12

NOTE.—The personal income level shown for the United States is derived as the sum of the State estimates; it differs from the national income and product accounts (NIPA) estimate of personal income because, by definition, it omits the earnings of Federal civilian and military personnel stationed abroad and of U.S. residents employed abroad temporarily by private U.S. firms. It can also differ from the NIPA estimate because of different data sources and revision schedules.

<sup>p</sup> Preliminary.

<sup>r</sup> Revised.

1. Percent change was calculated from unrounded data.

2. Per capita personal income was computed using midyear population estimates of the Bureau of the Census.

Estimates for 1992–97 reflect State population estimates available as of March 1998.

Table 2.—Disposable Personal Income and Per Capita Disposable Personal Income by State and Region, 1992–97

Area name	Disposable personal income							Per capita disposable personal income <sup>2</sup>							
	Millions of dollars						Percent change <sup>1</sup>	Dollars						Rank in U.S.	
	1992 <sup>r</sup>	1993 <sup>r</sup>	1994 <sup>r</sup>	1995 <sup>r</sup>	1996 <sup>r</sup>	1997 <sup>p</sup>		1992 <sup>r</sup>	1993 <sup>r</sup>	1994 <sup>r</sup>	1995 <sup>r</sup>	1996 <sup>r</sup>	1997 <sup>p</sup>	1992	1997
United States .....	4,611,474	4,818,669	5,036,717	5,343,659	5,594,105	5,863,470	4.8	18,084	18,695	19,350	20,337	21,096	21,908	.....	.....
New England .....	275,327	284,588	295,676	314,558	326,329	342,388	4.9	20,878	21,541	22,330	23,686	24,488	25,592	1	1
Connecticut .....	78,946	81,343	84,196	89,242	92,137	96,782	5.0	24,093	24,850	25,751	27,318	28,200	29,598	19,256	35
Maine .....	19,792	20,444	21,090	22,096	22,957	23,917	4.2	16,026	16,532	17,067	17,904	18,535	19,256	35	36
Massachusetts .....	126,401	130,808	135,924	145,200	151,037	158,997	5.3	21,097	21,774	22,546	23,958	24,820	25,990	4	3
New Hampshire .....	22,219	22,880	24,522	26,203	27,343	28,659	4.8	19,956	20,398	21,627	22,857	23,567	24,438	7	5
Rhode Island .....	18,442	19,230	19,564	20,685	21,240	22,017	3.7	18,427	19,263	19,682	20,897	21,492	22,297	15	16
Vermont .....	9,528	9,883	10,381	11,132	11,617	12,016	3.4	16,715	17,219	17,928	19,099	19,808	20,401	28	29
Mideast .....	915,389	945,669	977,569	1,028,840	1,070,096	1,115,016	4.2	20,775	21,371	22,033	23,150	24,048	25,020	.....	.....
Delaware .....	13,787	14,365	15,007	16,093	17,074	17,873	4.7	20,010	20,573	21,242	22,486	23,600	24,430	6	6
District of Columbia .....	14,501	14,908	15,165	15,393	15,748	16,066	2.0	24,802	25,837	26,797	27,871	29,202	30,372	.....	.....
Maryland .....	99,834	103,929	108,884	114,434	119,119	124,230	4.3	20,357	21,018	21,827	22,762	23,540	24,386	5	7
New Jersey .....	181,799	187,660	193,519	204,777	212,327	220,828	4.0	23,237	23,849	24,462	25,739	26,535	27,422	2	2
New York .....	384,874	394,789	407,826	429,079	446,280	466,370	4.5	21,287	21,764	22,465	23,646	24,610	25,713	3	4
Pennsylvania .....	220,595	230,020	237,168	249,064	259,549	269,650	3.9	18,413	19,133	19,693	20,676	21,557	22,434	16	14
Great Lakes .....	757,947	792,099	834,723	884,624	919,661	957,664	4.1	17,748	18,422	19,309	20,344	21,038	21,820	.....	.....
Illinois .....	226,262	234,606	245,520	260,022	271,651	283,780	4.5	19,504	20,095	20,918	22,046	22,933	23,855	10	8
Indiana .....	93,477	98,179	103,622	109,028	113,599	118,254	4.1	16,551	17,224	18,048	18,837	19,492	20,166	30	31
Michigan .....	165,170	175,101	186,857	199,056	205,968	213,011	3.4	17,449	18,385	19,505	20,616	21,166	21,794	22	19
Ohio .....	188,950	196,281	206,152	218,044	225,957	235,951	4.4	17,777	17,749	18,580	19,586	20,242	21,093	22	21
Wisconsin .....	84,088	87,932	92,572	98,474	102,466	106,669	4.1	16,846	17,453	18,241	19,259	19,915	20,634	26	25
Plains .....	305,940	315,341	333,841	351,388	373,194	386,731	3.6	17,052	17,433	18,319	19,145	20,207	20,825	.....	.....
Iowa .....	45,340	45,949	49,910	51,975	55,601	57,087	2.7	16,154	16,293	17,641	18,298	19,522	20,014	32	33
Kansas .....	43,313	45,008	46,455	49,022	51,560	54,178	5.1	17,217	17,757	18,190	19,077	19,991	20,879	21	22
Minnesota .....	81,333	83,464	89,169	94,060	99,991	104,043	4.1	18,186	18,449	19,523	20,418	21,510	22,205	18	17
Missouri .....	88,082	91,361	96,209	102,321	107,487	111,855	4.1	16,959	17,442	18,217	19,216	20,040	20,706	25	24
Nebraska .....	27,256	28,302	29,304	30,757	33,002	33,971	2.9	17,005	17,550	18,060	18,797	20,017	20,503	23	23
North Dakota .....	9,589	9,733	10,441	10,604	11,748	11,431	-2.7	15,091	15,274	16,325	16,534	18,282	18,737	39	43
South Dakota .....	11,027	11,525	12,354	12,649	13,805	14,165	2.6	15,417	15,948	16,932	17,211	18,717	19,195	37	37
Southeast .....	994,059	1,054,721	1,109,303	1,182,074	1,240,703	1,301,418	4.9	16,282	17,046	17,689	18,609	19,296	19,998	.....	.....
Alabama .....	62,581	65,562	68,877	73,034	76,111	79,188	4.0	15,122	15,638	16,274	17,136	17,753	18,334	38	39
Arkansas .....	34,112	35,840	37,574	40,114	42,297	43,655	3.2	14,248	14,786	15,329	16,170	16,876	17,304	46	48
Florida .....	240,856	259,976	271,490	289,784	305,198	320,834	5.1	17,840	18,960	19,454	20,434	21,167	21,894	19	18
Georgia .....	113,051	119,429	127,621	137,627	145,913	154,366	5.8	16,721	17,318	18,105	19,135	19,895	20,620	27	26
Kentucky .....	55,535	57,888	60,450	63,871	67,084	70,027	4.4	14,802	15,263	15,808	16,563	17,280	17,918	42	42
Louisiana .....	63,546	66,639	70,534	74,091	76,597	80,005	4.4	14,877	15,551	16,377	17,117	17,646	18,384	41	38
Mississippi .....	34,049	36,013	38,645	41,045	43,288	45,141	4.3	13,046	13,666	14,511	15,255	15,969	16,532	50	50
North Carolina .....	109,934	117,482	123,342	133,007	140,986	149,242	5.9	16,089	16,909	17,465	18,507	19,289	20,099	34	32
South Carolina .....	53,059	55,734	58,669	62,144	65,103	68,234	4.8	14,769	15,377	16,058	16,871	17,516	18,147	43	40
Tennessee .....	82,866	88,180	93,557	100,379	104,319	109,456	4.9	16,531	17,350	18,139	19,173	19,655	20,390	31	30
Virginia .....	118,866	125,185	130,754	138,288	144,246	150,760	4.5	18,621	19,363	20,000	20,949	21,639	22,388	14	15
West Virginia .....	25,605	26,794	27,790	28,689	29,562	30,510	3.2	14,181	14,751	15,279	15,746	16,239	16,803	47	49
Southwest .....	431,273	457,724	483,518	518,110	546,973	583,474	6.7	16,377	17,032	17,622	18,502	19,170	20,091	.....	.....
Arizona .....	60,577	65,002	70,240	76,896	82,521	88,115	6.8	15,661	16,274	16,930	17,849	18,609	19,345	36	35
New Mexico .....	22,407	23,997	25,387	27,494	28,639	29,971	4.7	14,165	14,843	15,331	16,305	16,736	17,327	48	47
Oklahoma .....	47,978	50,218	51,996	54,397	56,818	59,729	5.1	14,974	15,553	16,007	16,628	17,242	18,006	40	41
Texas .....	300,312	318,507	335,894	359,322	378,994	405,659	7.0	16,986	17,660	18,270	19,177	19,852	20,868	24	23
Rocky Mountain .....	123,266	133,805	141,176	152,757	161,495	170,582	5.6	16,145	17,049	17,536	18,565	19,276	20,020	.....	.....
Colorado .....	63,106	68,442	72,599	78,794	83,492	88,562	6.1	18,229	19,207	19,852	20,059	21,237	21,707	11	20
Idaho .....	15,556	17,179	18,142	19,585	20,546	21,406	4.2	14,587	15,602	15,979	16,813	17,301	17,687	44	44
Montana .....	11,990	13,120	13,279	14,262	14,797	15,348	3.7	14,577	15,618	15,532	16,417	16,878	17,465	45	45
Utah .....	24,882	26,888	28,761	31,238	33,541	35,767	6.6	13,666	14,344	14,914	15,822	16,625	17,370	49	46
Wyoming .....	7,732	8,176	8,395	8,877	9,119	9,499	4.2	16,679	17,430	17,673	18,551	18,997	19,801	29	34
Far West .....	808,273	834,721	860,911	911,309	955,654	1,006,197	5.3	19,208	19,590	20,008	20,975	21,738	22,563	.....	.....
Alaska .....	11,342	11,938	12,252	12,660	12,848	13,226	2.9	19,333	20,003	20,394	21,042	21,237	22,751	.....	.....
California .....	603,202	617,669	632,427	655,792	695,973	731,649	5.1	19,526	19,808	20,161	21,097	21,846	22,674	9	12
Hawaii .....	22,815	23,887	24,640	25,916	26,119	26,736	2.4	19,847	20,585	21,013	21,984	22,079	22,531	8	13
Nevada .....	25,305	26,870	29,696	32,866	35,734	38,135	6.7	18,988	19,436	20,355	21,487	22,323	22,742	13	11
Oregon .....	47,874	51,121	54,266	58,952	62,781	66,547	6.0	16,091	16,839	17,569	18,757	19,642	20,517	33	27
Washington .....	97,734	103,237	107,631	115,124	122,199	129,904	6.3	18,999	19,663	20,158	21,178	22,139	23,154	12	9

<sup>p</sup> Preliminary.<sup>r</sup> Revised.

1. Percent change was calculated from unrounded data.

2. Per capita disposable personal income was computed using midyear population estimates of the Bureau of the Census. Estimates for 1992–97 reflect State population estimates available as of March 1998.

NOTE.—The personal income level shown for the United States is derived as the sum of the State estimates; it differs from the national income and product accounts (NIPA) estimate of personal income because, by definition, it omits the earnings of Federal civilian and military personnel stationed abroad and of U.S. residents employed abroad temporarily by private U.S. firms. It can also differ from the NIPA estimate because of different data sources and revision schedules.

Table 3.—Percent Change in Selected Shares of Personal Income, 1996–97<sup>1</sup>

Area name	Total personal income	Earnings <sup>2</sup>											Government		
		Total	Nonfarm	Mining	Construction	Manufacturing	Transportation, public utilities	Wholesale and retail trade	Finance, insurance, and real estate	Services	Other <sup>3</sup>	Federal, civilian	Military	State and local	
United States .....	5.7	6.0	6.1	3.2	6.4	4.1	4.6	6.2	8.2	8.5	9.6	2.3	.7	3.8	
New England .....	6.0	6.5	6.6	2.2	7.3	4.1	3.4	6.1	10.2	8.7	9.6	4.2	-1	3.4	
Connecticut .....	6.2	6.9	6.9	-3	9.7	4.3	3.5	6.4	9.9	9.3	9.3	-6	2.4	4.2	
Maine .....	5.0	4.7	5.0	2.0	2.7	2.1	3.2	5.6	9.9	7.6	9.5	6.6	3.2	1.5	
Massachusetts .....	6.3	7.1	7.0	9.3	7.7	4.5	3.8	5.9	10.8	9.3	10.3	5.3	-7.0	3.3	
New Hampshire .....	5.9	6.2	6.2	-11.8	4.6	5.4	1.8	8.6	9.9	6.5	12.6	5.7	-3	4.3	
Rhode Island .....	4.6	4.7	4.7	6.1	8.4	1.9	3.2	5.5	8.3	5.6	4.4	7.1	3.7	2.6	
Vermont .....	4.2	3.4	3.7	2.9	1.5	3.1	2.1	4.0	3.5	5.3	6.9	1.6	2.5	2.7	
Mideast .....	5.1	5.1	5.1	1.6	6.4	2.4	2.0	5.4	8.5	7.1	7.4	1.5	-1	2.2	
Delaware .....	5.6	6.1	6.3	2.8	5.9	2.9	1.4	5.5	12.8	10.6	10.4	-9	-2.5	3.6	
District of Columbia .....	2.9	2.7	2.7	1.8	9.6	3.1	-1.0	1.7	7.8	4.2	11.1	1.5	-1.6	-3.8	
Maryland .....	5.4	5.6	5.8	5.9	8.7	2.6	1.7	5.6	7.2	8.7	6.3	4.3	2.4	1.8	
New Jersey .....	5.1	5.4	5.4	5.4	7.0	2.9	3.1	5.9	6.9	7.7	7.5	1.4	.9	3.3	
New York .....	5.3	5.3	5.4	.1	4.5	2.0	1.2	5.2	9.6	6.8	7.0	1.8	-2.8	1.8	
Pennsylvania .....	4.7	4.4	4.5	1.1	7.0	2.4	3.0	5.2	4.7	6.8	7.0	-2.4	.1	2.9	
Great Lakes .....	5.1	5.2	5.2	-1.9	6.4	3.1	4.3	5.7	7.9	7.4	9.5	1.8	.5	3.7	
Illinois .....	5.5	5.7	5.9	-10.9	5.1	4.1	5.0	6.0	8.6	7.7	11.2	1.5	3.4	3.8	
Indiana .....	4.9	4.6	4.7	7.4	6.8	2.9	1.4	4.8	7.6	8.8	.6	-9	1.8		
Michigan .....	4.4	4.4	4.3	2.3	8.3	1.8	5.6	5.4	5.3	5.7	10.5	1.9	-2.7	4.3	
Ohio .....	5.2	5.5	5.3	-2	6.6	3.0	3.7	6.1	8.7	7.8	8.7	2.2	-3.0	3.9	
Wisconsin .....	5.1	5.3	5.6	3.4	6.0	4.6	4.3	5.7	7.5	7.8	6.2	3.3	-1	3.3	
Plains .....	4.7	4.7	5.8	-3	4.2	5.0	6.9	5.2	7.0	8.4	9.2	4.3	-9	2.7	
Iowa .....	3.6	3.4	4.8	4.2	1.4	4.6	4.5	5.1	6.4	6.2	7.4	1.7	1.8	3.7	
Kansas .....	6.0	6.9	6.3	3.4	4.1	7.5	6.7	6.8	8.8	10.3	4.6	-1.2	1.5		
Minnesota .....	5.1	4.9	5.8	-3.4	4.8	3.9	8.2	5.2	7.4	9.4	7.7	5.2	-1.0	.3	
Missouri .....	5.2	5.3	6.0	-2.6	6.4	5.1	5.2	4.5	7.2	8.0	10.2	4.4	3.0	5.1	
Nebraska .....	4.1	4.5	6.5	2.0	1.8	4.5	14.9	5.0	5.3	9.4	10.2	6.9	-1.0	2.6	
North Dakota .....	-1.3	-3.6	4.8	2.0	-2.6	7.8	2.7	5.4	6.0	7.9	5.0	4.5	-5.1	4.3	
South Dakota .....	3.4	2.9	5.1	-4.4	4.2	7.7	2.5	4.1	8.9	6.5	12.8	1.7	-7.5	2.8	
Southeast .....	5.7	5.8	6.1	1.9	5.9	2.6	4.5	6.4	8.4	9.3	11.4	2.7	2.0	4.7	
Alabama .....	4.7	4.2	4.5	-1.5	4.0	2.1	1.2	5.5	7.5	8.5	7.9	1.8	-1.8	3.4	
Arkansas .....	3.9	3.3	4.5	2.5	.1	2.0	3.0	6.5	7.2	7.6	9.8	4.1	2.7	3.7	
Florida .....	6.1	6.3	6.4	-13.5	3.5	1.9	4.2	5.8	7.4	9.4	12.2	3.8	6.8	4.4	
Georgia .....	6.6	6.8	7.1	.8	3.1	4.1	5.8	7.2	10.3	10.6	14.2	4.5	4.6	5.0	
Kentucky .....	5.2	5.2	5.9	-2.2	9.0	4.2	5.9	7.0	8.6	7.8	9.4	3.4	2.8	3.9	
Louisiana .....	5.2	5.2	5.5	10.2	5.1	2.9	4.5	5.3	6.0	6.9	7.4	3.6	-1	5.3	
Mississippi .....	4.8	4.2	4.6	12.5	4.0	.5	4.3	5.6	4.5	8.6	14.7	1.8	1.5	4.6	
North Carolina .....	6.6	6.7	6.9	6.4	11.1	2.6	3.3	8.1	10.6	10.0	13.7	4.9	4.4	7.1	
South Carolina .....	5.5	5.3	5.4	1.4	6.0	2.1	3.2	7.5	8.2	8.7	11.6	1.9	2.0	4.2	
Tennessee .....	5.7	5.8	5.9	7.9	7.1	2.4	4.7	6.5	8.4	10.1	9.0	1.0	-32.1	3.4	
Virginia .....	5.7	6.4	6.6	.1	9.0	3.7	7.1	5.7	9.3	10.3	9.3	0	.1	5.6	
West Virginia .....	3.7	2.9	2.9	-5.9	3.8	-1.6	-2	5.8	5.3	6.5	8.6	10.3	3.1	2.3	
Southwest .....	7.5	8.1	7.9	5.7	5.2	6.9	7.1	8.1	8.1	11.6	10.0	3.4	.9	4.8	
Arizona .....	7.7	8.2	8.3	-10.6	6.5	8.5	6.4	8.7	7.3	11.5	10.4	2.8	3.0	6.1	
New Mexico .....	5.2	4.7	4.6	2.7	1.5	8.1	6.1	5.5	3.5	5.2	7.5	.9	-4.5	5.0	
Oklahoma .....	5.7	5.7	4.9	1.9	-5	5.3	3.3	4.4	6.2	8.2	8.0	6.1	-1.3	3.2	
Texas .....	7.9	8.7	8.4	7.5	5.9	6.8	7.8	8.7	8.7	12.5	10.4	3.2	1.8	4.7	
Rocky Mountain .....	6.6	7.0	7.2	3.5	7.3	5.3	4.4	7.6	8.2	10.4	11.5	2.1	-4	5.4	
Colorado .....	7.2	7.8	7.8	3.5	7.8	5.7	3.8	8.6	9.9	11.4	12.2	1.3	-1.4	5.6	
Idaho .....	5.0	4.5	5.5	.8	3.7	5.0	4.2	5.8	-.8	9.3	13.2	1.2	10.6	3.7	
Montana .....	4.2	3.9	4.1	-5	4.0	3.2	4.4	3.4	3.8	6.9	8.7	3.4	-6.7	2.1	
Utah .....	7.6	8.1	8.3	4.0	9.5	5.3	6.9	8.3	8.8	10.9	9.7	3.7	1.0	8.8	
Wyoming .....	4.9	4.5	3.9	5.0	6.8	3.0	3.2	5.3	6.1	4.0	7.7	1.1	-9	1.6	
Far West .....	6.3	6.7	6.8	.7	8.5	7.2	5.5	6.4	7.5	8.1	8.9	1.6	-7	4.4	
Alaska .....	3.6	2.2	2.2	-3.9	.1	-1.6	5.3	2.4	3.6	6.1	11.2	2.0	-3.8	1.3	
California .....	6.1	6.5	6.5	3.9	9.5	6.7	4.8	6.3	7.7	7.4	7.9	.7	-3.1	4.6	
Hawaii .....	2.7	2.0	1.9	-14.4	-7.4	.9	2.8	1.4	.8	4.2	-3	3.0	2.9	1.7	
Nevada .....	7.7	7.4	7.5	-3.1	9.8	6.3	4.4	8.7	2.3	8.9	10.0	5.1	1.1	7.1	
Oregon .....	7.1	7.9	7.8	.3	7.4	8.4	4.8	8.7	10.0	9.2	12.6	2.9	-2	4.1	
Washington .....	7.4	8.7	9.2	6.3	8.9	9.9	10.2	6.6	8.4	13.4	12.8	3.6	4.8	3.9	

1. Percent change was calculated from unrounded data.

2. Consists of wage and salary disbursements, other labor income, and proprietors' income.

3. Consists of agricultural services, forestry, fishing, and other.

**Table 4.—Personal Income by State and Region**  
 [Millions of dollars, seasonally adjusted at annual rates]

Area name	1995				1996				1997				Percent change <sup>1</sup>	
	I <sup>r</sup>	II <sup>r</sup>	III <sup>r</sup>	IV <sup>r</sup>	I <sup>r</sup>	II <sup>r</sup>	III <sup>r</sup>	IV <sup>r</sup>	I <sup>r</sup>	II <sup>r</sup>	III <sup>r</sup>	IV <sup>P</sup>	1997:II-1997:III	1997:III-1997:IV
	6,040,250	6,102,128	6,166,444	6,242,690	6,344,988	6,446,115	6,526,158	6,602,863	6,723,734	6,805,778	6,883,976	6,990,833	1.1	1.6
<b>United States</b>														
New England	362,015	367,472	371,338	375,980	380,053	385,795	389,569	395,684	403,796	408,187	412,742	419,084	1.1	1.5
Connecticut	104,786	105,960	106,986	108,293	109,680	111,186	112,010	113,754	116,652	117,974	118,809	120,860	.7	1.7
Maine	24,632	24,963	24,985	25,272	25,588	25,970	26,261	26,651	27,064	27,334	27,468	27,820	.5	1.3
Massachusetts	168,234	171,018	173,444	175,714	177,343	180,394	182,374	185,460	189,284	191,194	193,855	197,053	1.4	1.6
New Hampshire	28,837	29,518	29,576	30,038	30,485	30,828	31,242	31,689	32,129	32,621	33,306	33,507	2.1	.6
Rhode Island	23,105	23,505	23,709	23,850	23,944	24,250	24,370	24,735	25,076	25,320	25,493	25,856	.7	1.4
Vermont	12,420	12,508	12,637	12,813	13,014	13,167	13,312	13,394	13,591	13,743	13,811	13,987	.5	1.3
Mideast	1,184,607	1,194,810	1,203,048	1,215,160	1,236,233	1,252,392	1,262,579	1,280,273	1,301,621	1,311,797	1,327,342	1,346,025	1.2	1.4
Delaware	18,476	18,586	18,853	19,190	19,646	19,838	20,257	20,658	20,879	20,793	21,453	21,804	3.2	1.6
District of Columbia	17,953	18,017	18,002	18,068	18,308	18,231	18,518	18,655	18,765	18,764	19,118	19,210	1.9	.5
Maryland	132,154	133,215	133,879	135,000	137,463	139,238	140,788	142,701	145,396	146,623	148,282	150,008	1.1	1.2
New Jersey	235,237	237,700	239,500	241,671	245,793	249,200	251,390	254,333	259,356	260,360	264,085	268,037	1.4	1.5
New York	499,539	503,400	506,656	511,888	521,731	527,781	530,585	539,518	548,633	553,639	560,270	568,495	1.2	1.5
Pennsylvania	281,248	283,891	286,159	289,342	293,291	298,104	301,041	304,407	308,593	311,618	314,133	318,472	.8	1.4
Great Lakes	1,010,950	1,016,351	1,025,146	1,038,089	1,050,235	1,067,370	1,080,301	1,089,650	1,106,609	1,119,933	1,128,289	1,149,627	.7	1.9
Illinois	298,069	299,717	302,382	306,672	312,076	316,097	320,182	324,047	328,829	333,983	336,897	342,244	.9	1.6
Indiana	124,847	125,170	125,755	126,976	128,633	131,340	133,092	134,560	136,045	137,813	138,614	141,188	.6	1.9
Michigan	227,670	227,552	229,853	232,821	234,392	238,969	241,018	242,695	246,653	248,416	249,952	255,246	.2	2.5
Ohio	247,428	249,879	252,119	255,173	257,163	261,247	264,643	265,927	270,865	273,833	276,630	282,139	1.0	2.0
Wisconsin	112,935	114,034	115,038	116,446	117,971	119,717	121,367	122,421	124,217	125,888	127,195	128,811	1.0	1.3
Plains	397,161	401,451	405,890	411,800	422,960	430,169	435,915	440,337	444,213	450,456	454,792	461,043	1.0	1.4
Iowa	58,245	58,656	59,375	60,355	62,423	63,291	64,116	64,558	65,812	66,092	66,759	.4	1.0	
Kansas	55,483	55,921	56,490	57,063	58,652	59,313	60,082	60,607	61,792	62,933	63,611	64,707	1.1	1.7
Minnesota	109,163	110,296	111,254	113,325	116,338	118,861	120,788	121,864	122,984	124,922	126,176	128,146	1.0	1.6
Missouri	114,604	116,252	117,510	118,667	120,825	122,706	124,025	125,565	127,576	128,705	130,110	132,231	1.1	1.6
Nebraska	34,302	34,644	35,324	35,956	36,982	37,663	38,067	38,803	38,817	39,337	39,634	39,965	.8	.8
North Dakota	11,634	11,823	11,871	12,141	12,861	13,101	13,345	13,334	12,688	12,905	13,138	13,233	1.8	.7
South Dakota	13,731	13,859	14,066	14,292	14,880	15,235	15,492	15,608	15,842	16,030	16,002	16,002	1.2	-2
Southeast	1,315,560	1,331,076	1,346,874	1,366,190	1,384,339	1,409,214	1,428,240	1,443,156	1,470,700	1,487,153	1,504,723	1,528,018	1.2	1.5
Alabama	80,863	81,660	82,513	83,195	84,107	85,642	86,696	87,483	88,794	89,599	90,265	91,425	.7	1.3
Arkansas	44,029	44,661	45,249	46,105	46,328	47,486	47,967	48,367	48,605	49,317	49,578	50,134	.5	1.1
Florida	321,913	325,849	330,253	334,527	341,767	346,884	351,655	356,314	362,233	366,826	372,711	378,552	1.6	1.6
Georgia	154,384	156,073	158,686	162,061	164,035	168,043	170,774	172,724	176,551	178,500	180,844	184,604	1.3	2.1
Kentucky	71,479	72,329	72,917	73,992	74,903	76,359	77,613	78,169	79,421	80,329	80,985	82,178	.8	1.5
Louisiana	81,258	81,810	82,892	82,989	83,938	85,242	86,117	86,912	88,464	89,573	90,414	91,522	.9	1.2
Mississippi	44,245	44,681	45,289	45,978	46,608	47,461	48,070	48,271	49,020	49,723	50,132	50,689	.8	1.1
North Carolina	148,915	151,482	153,315	156,685	157,990	161,778	163,988	166,565	170,427	172,554	173,820	176,553	.7	1.6
South Carolina	69,074	69,861	70,531	71,553	72,159	73,542	74,693	75,425	76,746	77,555	78,447	79,422	1.2	1.2
Tennessee	109,671	111,128	112,307	113,991	114,507	116,382	117,799	119,047	121,393	122,750	124,094	126,014	1.1	1.5
Virginia	157,904	159,637	160,884	162,734	165,270	167,401	169,463	171,295	175,117	176,186	178,951	181,888	1.6	1.6
West Virginia	31,771	31,905	32,037	32,379	32,726	32,994	33,406	33,585	33,930	34,241	34,479	35,037	.7	1.6
Southwest	568,332	575,996	584,172	592,542	603,416	613,181	623,862	630,148	647,175	657,362	670,259	680,401	2.0	1.5
Arizona	85,355	86,456	88,342	89,956	92,246	93,867	95,629	96,687	99,158	100,800	102,684	104,834	1.9	2.1
New Mexico	30,202	30,541	31,003	31,325	31,761	32,102	32,365	32,553	33,215	33,782	34,043	34,485	.8	1.3
Oklahoma	60,309	61,036	61,599	62,380	63,165	64,254	65,022	65,562	67,282	67,844	68,318	69,295	.7	1.4
Texas	392,466	397,964	403,228	408,881	416,243	422,958	430,200	435,345	447,519	454,936	465,214	471,788	2.3	1.4
Rocky Mountain	172,959	174,619	177,461	180,763	183,516	187,099	190,208	192,116	195,748	198,862	202,815	205,117	2.0	1.1
Colorado	90,017	90,798	92,439	93,682	95,758	97,504	99,179	100,466	102,484	104,303	106,642	107,770	2.2	1.1
Idaho	21,940	22,121	22,438	22,960	23,111	23,563	23,798	23,897	24,240	24,566	25,032	25,292	1.9	1.0
Montana	15,906	16,042	16,246	16,447	16,584	16,810	17,011	17,199	17,261	17,500	17,720	17,984	1.3	1.5
Utah	35,211	35,602	36,282	37,476	37,888	38,883	39,601	40,059	41,042	41,676	42,477	43,094	1.9	1.5
Wyoming	9,886	9,966	10,057	10,199	10,475	10,340	10,439	10,495	10,721	10,818	10,945	10,977	1.2	.3
Far West	1,028,666	1,040,352	1,052,513	1,062,166	1,084,236	1,100,895	1,116,309	1,131,498	1,153,872	1,172,027	1,183,013	1,201,518	.9	1.6
Alaska	14,521	14,513	14,599	14,640	14,799	14,811	14,921	14,990	15,188	15,422	15,437	15,628	.1	1.2
California	753,101	760,910	769,110	775,349	791,319	803,049	813,415	824,940	840,203	853,423	861,125	874,667	.9	1.6
Hawaii	29,363	29,655	29,638	29,713	29,905	30,052	30,171	30,159	30,568	30,808	30,989	31,203	.6	.7
Nevada	36,905	37,505	38,337	39,041	40,283	41,313	42,213	43,054	44,049	44,809	44,997	45,842	.4	1.9
Oregon	67,288	68,220	69,377	70,634	71,919	73,282	74,621	75,661	77,528	78,426	79,703	80,822	1.6	1.4
Washington	127,488	129,549	131,453	132,789	136,011	138,388	140,968	142,695	146,336	149,140	150,762	153,357	1.1	1.7

<sup>p</sup> Preliminary.<sup>r</sup> Revised.

1. Percent changes are expressed at quarterly rates and are calculated from seasonally adjusted unrounded data.

NOTE.—The personal income level shown for the United States is derived as the sum of the State estimates.

It differs from the national income and product accounts (NIPA) estimate of personal income because, by definition, it omits the earnings of Federal civilian and military personnel stationed abroad and of U.S. residents employed abroad temporarily by private U.S. firms. It can also differ from the NIPA estimate because of different data sources and revision schedules.

**Table 5.—Personal Income by Major Source**  
 [Millions of dollars, seasonally adjusted]

Line	Item	United States								New England							
		1996			1997			1996			1997						
		II <sup>r</sup>	III <sup>r</sup>	IV <sup>r</sup>	I <sup>r</sup>	II <sup>r</sup>	III <sup>r</sup>	IV <sup>p</sup>	II <sup>r</sup>	III <sup>r</sup>	IV <sup>r</sup>	I <sup>r</sup>	II <sup>r</sup>	III <sup>r</sup>	IV <sup>p</sup>		
<b>Income by Place of Residence</b>																	
1	Personal income (lines 4-11) .....	6,446,115	6,526,158	6,602,863	6,723,734	6,805,778	6,883,976	6,990,833	385,795	389,569	395,684	403,796	408,187	412,742	419,084		
2	Nonfarm .....	6,400,200	6,477,125	6,553,325	6,680,862	6,760,178	6,840,511	6,949,603	385,160	388,871	394,994	403,238	407,577	412,112	418,484		
3	Farm (line 17) .....	45,915	49,033	49,537	42,872	45,600	43,465	41,230	635	698	690	558	610	630	600		
<b>Derivation of Personal Income</b>																	
4	Earnings by place of work (line 12-16 or 17-34) .....	4,526,871	4,582,349	4,641,773	4,719,114	4,780,246	4,841,315	4,935,023	264,978	267,618	272,935	278,343	281,473	284,770	290,185		
5	Less: Personal contributions for social insurance <sup>1</sup> .....	304,576	307,752	311,016	317,710	320,837	324,320	329,888	17,356	17,505	17,823	18,237	18,389	18,551	18,849		
6	Plus: Adjustment for residence <sup>2</sup> .....	-3,376	-3,431	-3,487	-3,564	-3,632	-3,695	-3,784	5,307	5,336	5,467	5,546	5,534	5,701	5,821		
7	Equals: Net earnings by place of residence .....	4,218,919	4,271,166	4,327,271	4,397,840	4,455,777	4,513,300	4,601,351	252,929	255,449	260,578	265,648	268,617	271,920	277,157		
8	Plus: Dividends, interest, and rent <sup>3</sup> .....	1,162,440	1,182,632	1,194,204	1,218,792	1,233,114	1,245,084	1,254,782	73,840	74,995	75,646	77,342	78,317	79,136	79,806		
9	Plus: Transfer payments .....	1,064,756	1,072,360	1,081,388	1,107,102	1,116,887	1,125,592	1,134,700	59,026	59,125	59,460	60,806	61,253	61,686	62,121		
10	State unemployment insurance benefits .....	21,628	20,804	21,092	21,654	21,487	21,092	20,972	1,542	1,475	1,524	1,594	1,537	1,508	1,475		
11	Transfers excluding State unemployment insurance benefits ....	1,043,128	1,051,556	1,060,296	1,085,448	1,095,400	1,104,500	1,113,728	57,484	57,650	59,211	59,716	60,178	60,646			
<b>Earnings by Place of Work</b>																	
12	Components of earnings:																
13	Wage and salary disbursements .....	3,604,792	3,656,592	3,710,868	3,785,335	3,835,499	3,890,043	3,974,465	213,069	215,658	220,452	225,306	227,964	230,739	235,521		
14	Other labor income .....	407,696	408,180	408,848	412,075	414,873	417,464	421,139	23,660	23,609	23,820	24,059	24,197	24,315	24,458		
15	Proprietors' income <sup>4</sup> .....	514,383	517,577	522,057	521,704	529,874	533,808	539,419	28,249	28,351	28,663	28,979	29,312	29,716	30,207		
16	Farm .....	30,891	33,829	34,149	37,302	29,844	27,524	25,111	289	351	340	204	252	268	233		
	Nonfarm .....	483,492	483,748	487,908	494,402	500,030	506,284	514,308	27,960	28,000	28,323	28,775	29,060	29,448	29,973		
<b>Earnings by Industry</b>																	
17	Farm .....	45,915	49,033	49,537	42,872	45,600	43,465	41,230	635	698	690	558	610	630	600		
18	Nonfarm .....	4,480,724	4,533,316	4,592,236	4,676,242	4,734,646	4,797,850	4,893,793	264,343	266,920	272,244	277,277	280,863	284,140	289,585		
19	Private .....	3,790,928	3,837,692	3,893,192	3,968,438	4,022,555	4,079,899	4,169,933	231,732	233,996	239,368	244,401	247,277	250,042	255,215		
20	Agricultural services, forestry, fishing, and other <sup>5</sup> .....	29,712	30,244	30,312	31,146	32,254	33,393	33,739	1,548	1,573	1,592	1,621	1,668	1,744	1,754		
21	Mining .....	39,236	38,816	39,136	39,823	40,233	40,270	40,905	216	213	206	210	216	215	223		
22	Construction .....	253,416	257,148	261,072	266,086	269,318	271,480	277,887	12,903	13,116	13,384	13,806	13,707	13,849	14,306		
23	Manufacturing .....	820,720	826,588	831,872	840,978	847,899	854,255	873,428	50,585	50,961	51,512	51,918	52,372	53,166	53,533		
24	Durable goods .....	504,208	508,440	510,788	517,324	522,423	526,617	541,193	34,248	34,385	34,889	34,905	35,298	36,042	36,197		
25	Nondurable goods .....	316,512	318,148	321,084	323,654	325,477	327,638	332,235	16,337	16,576	16,623	17,013	17,074	17,123	17,336		
26	Transportation and public utilities .....	308,784	311,160	310,276	316,636	320,120	324,660	331,313	14,317	14,282	14,361	14,424	14,695	14,759	15,089		
27	Wholesale trade .....	282,716	286,608	291,456	296,881	301,347	305,652	311,340	16,860	17,100	17,570	17,769	18,230	18,418	18,688		
28	Retail trade .....	413,528	416,636	425,160	431,813	435,277	441,419	450,317	23,775	24,139	24,605	24,763	24,919	25,262	25,880		
29	Finance, insurance, and real estate .....	374,648	378,332	385,548	392,931	401,483	410,933	420,811	26,548	26,533	27,165	28,642	29,029	29,140	29,992		
30	Services .....	1,268,161	1,292,160	1,318,360	1,354,145	1,374,624	1,397,839	1,430,193	84,981	86,079	88,972	91,249	92,439	93,489	95,751		
31	Government and government enterprises .....	690,028	695,624	699,044	707,804	712,091	717,951	723,860	32,611	32,924	32,877	33,383	33,586	34,099	34,370		
32	Federal, civilian .....	132,356	131,948	132,340	135,607	135,290	134,826	135,187	5,358	5,348	5,378	5,584	5,593	5,548	5,612		
33	Military .....	48,880	48,752	48,484	49,467	49,153	49,222	48,884	1,245	1,249	1,248	1,274	1,267	1,254	1,225		
34	State and local .....	508,792	514,924	518,220	522,730	527,648	533,903	539,789	26,007	26,328	26,525	26,726	27,297	27,533			

Line	Item	New Hampshire								Rhode Island							
		1996			1997			1996			1997						
		II <sup>r</sup>	III <sup>r</sup>	IV <sup>r</sup>	I <sup>r</sup>	II <sup>r</sup>	III <sup>r</sup>	IV <sup>p</sup>	II <sup>r</sup>	III <sup>r</sup>	IV <sup>r</sup>	I <sup>r</sup>	II <sup>r</sup>	III <sup>r</sup>	IV <sup>p</sup>		
<b>Income by Place of Residence</b>																	
1	Personal income (lines 4-11) .....	30,828	31,242	31,689	32,129	32,621	33,306	33,507	24,250	24,370	24,735	25,076	25,320	25,493	25,856		
2	Nonfarm .....	30,783	31,195	31,642	32,086	32,575	33,260	33,463	24,221	24,339	24,704	25,046	25,288	25,462	25,827		
3	Farm (line 17) .....	45	47	47	43	46	46	44	29	31	31	29	32	31	29		
<b>Derivation of Personal Income</b>																	
4	Earnings by place of work (line 12-16 or 17-34) .....	19,583	19,925	20,283	20,406	20,804	21,415	21,414	15,202	15,257	15,578	15,711	15,902	15,961	16,261		
5	Less: Personal contributions for social insurance <sup>1</sup> .....	1,356	1,378	1,402	1,414	1,439	1,482	1,476	1,196	1,198	1,221	1,234	1,246	1,246	1,266		
6	Plus: Adjustment for residence <sup>2</sup> .....	2,589	2,610	2,665	2,754	2,760	2,773	2,873	954	975	994	1,034	1,042	1,067	1,091		
7	Equals: Net earnings by place of residence .....	20,816	21,156	21,547	21,746	22,125	22,706	22,811	14,960	15,033	15,351	15,511	15,689	15,781	16,086		
8	Plus: Dividends, interest, and rent <sup>3</sup> .....	5,955	6,059	6,117	6,258	6,337	6,404	6,459	4,402	4,458	4,490	4,568	4,612	4,649	4,677		
9	Plus: Transfer payments .....	4,056	4,027	4,026	4,125	4,159	4,198	4,237	4,887	4,879	4,894	4,996	5,011	5,064	5,093		
10	State unemployment insurance benefits .....	35	33	35	37	33	35	41	185	176	177	179	154	171	164		
11	Transfers excluding State unemployment insurance benefits ....	4,021	3,993	3,991	4,087	4,126	4,196	4,702	4,718	4,817	4,857	4,893	4,929				
<b>Earnings by Place of Work</b>																	
12	Components of earnings:																
13	Wage and salary disbursements .....	15,430	15,748	16,087	16,203	16,541	17,094	17,096	12,446	12,519	12,815	12,933	13,103	13,150	13,416		
14	Other labor income .....	1,809	1,826	1,837	1,827	1,856	1,906	1,8									

### **and Earnings by Industry, 1996:II–1997:IV**

adjusted at annual rates]

## SURVEY OF CURRENT BUSINESS

**Table 5.—Personal Income by Major Source**  
 [Millions of dollars, seasonally adjusted]

Line	Item	District of Columbia								Maryland							
		1996			1997			1996			1997						
		II <sup>r</sup>	III <sup>r</sup>	IV <sup>r</sup>	I <sup>r</sup>	II <sup>r</sup>	III <sup>r</sup>	IV <sup>p</sup>	II <sup>r</sup>	III <sup>r</sup>	IV <sup>r</sup>	I <sup>r</sup>	II <sup>r</sup>	III <sup>r</sup>	IV <sup>p</sup>		
<b>Income by Place of Residence</b>																	
1	Personal income (lines 4-11) .....	18,231	18,518	18,655	18,765	18,764	19,118	19,210	139,238	140,788	142,701	145,396	146,623	148,282	150,008		
2	Nonfarm .....	18,231	18,518	18,655	18,765	18,764	19,118	19,210	138,933	140,450	142,355	145,219	146,443	148,101	149,831	177	
3	Farm (line 17) .....	0	0	0	0	0	0	0	305	338	346	177					
<b>Derivation of Personal Income</b>																	
4	Earnings by place of work (line 12-16 or 17-34) .....	33,663	34,364	34,570	34,996	34,484	35,703	35,728	85,662	86,314	87,803	89,319	90,338	91,009	92,347		
5	Less: Personal contributions for social insurance <sup>1</sup> .....	2,155	2,200	2,209	2,241	2,198	2,272	2,264	5,846	5,880	5,972	6,107	6,161	6,190	6,263		
6	Plus: Adjustment for residence <sup>2</sup> .....	-20,297	-20,775	-20,923	-21,317	-20,907	-21,735	-21,716	13,284	13,617	13,700	13,953	13,707	14,265	14,332		
7	Equals: Net earnings by place of residence .....	11,211	11,389	11,437	11,438	11,380	11,696	11,748	93,100	94,051	95,531	97,165	97,884	99,083	100,416		
8	Plus: Dividends, interest, and rent <sup>3</sup> .....	3,226	3,263	3,292	3,349	3,373	3,394	3,411	25,162	25,515	25,713	26,227	26,528	26,779	26,980		
9	Plus: Transfer payments .....	3,795	3,867	3,926	3,977	4,012	4,028	4,051	20,976	21,222	21,457	22,004	22,211	22,420	22,612		
10	State unemployment insurance benefits .....	74	77	86	72	81	74	73	365	347	346	369	368	387	387		
11	Transfers excluding State unemployment insurance benefits .....	3,721	3,790	3,840	3,905	3,931	3,954	3,978	20,875	21,111	21,635	21,843	22,033	22,225			
<b>Earnings by Place of Work</b>																	
12	Components of earnings:																
13	Wage and salary disbursements .....	28,810	29,495	29,722	30,103	29,626	30,733	30,758	70,793	71,481	72,897	74,433	75,356	75,962	77,196		
14	Other labor income .....	2,676	2,711	2,703	2,709	2,648	2,728	2,693	7,219	7,196	7,246	7,318	7,356	7,362	7,367		
15	Proprietors' income <sup>4</sup> .....	2,176	2,158	2,145	2,184	2,210	2,243	2,277	7,650	7,659	7,568	7,626	7,684	7,784	7,784		
16	Farm .....	0	0	0	0	0	0	0	193	226	233	62	64	64	58		
	Nonfarm .....	2,176	2,158	2,145	2,184	2,210	2,243	2,277	7,457	7,411	7,426	7,506	7,562	7,620	7,726		
<b>Earnings by Industry</b>																	
17	Farm .....	0	0	0	0	0	0	0	305	338	346	177	180	182	177		
18	Nonfarm .....	33,663	34,364	34,570	34,996	34,484	35,703	35,728	85,357	85,976	87,457	89,142	90,158	90,827	92,171		
19	Private .....	19,800	20,437	20,720	20,911	20,489	21,594	21,763	66,794	67,384	68,718	70,323	71,033	71,581	72,880		
20	Agricultural services, forestry, fishing, and other <sup>5</sup> .....	282	331	353	352	346	398	400	504	517	520	530	537	545	549		
21	Mining .....	14	14	14	15	12	17	14	72	73	74	76	78	75	76		
22	Construction .....	367	386	389	419	412	420	413	5,720	5,818	5,951	6,193	6,219	6,178	6,347		
23	Manufacturing .....	918	947	952	952	947	987	999	8,017	8,028	8,020	8,151	8,147	8,237	8,163		
24	Durable goods .....	117	122	116	117	110	112	111	4,391	4,366	4,322	4,386	4,375	4,442	4,302		
25	Nondurable goods .....	802	825	836	835	837	875	887	3,626	3,662	3,698	3,765	3,772	3,795	3,861		
26	Transportation and public utilities .....	1,290	1,348	1,355	1,306	1,311	1,322	1,322	5,058	5,078	5,069	5,101	5,110	5,112	5,177		
27	Wholesale trade .....	300	295	294	306	285	329	334	4,803	4,904	5,000	5,013	5,102	5,211	5,285		
28	Retail trade .....	861	887	887	884	872	877	895	8,206	8,287	8,461	8,576	8,548	8,669	8,880		
29	Finance, insurance, and real estate .....	1,760	1,887	1,970	1,968	1,976	2,087	2,029	6,751	6,692	6,631	7,049	7,214	7,222	7,396		
30	Services .....	14,008	14,342	14,513	14,660	14,332	15,167	15,356	27,663	27,988	28,792	29,633	30,076	30,331	31,009		
31	Government and government enterprises .....	13,863	13,927	13,849	14,085	13,996	14,109	13,965	18,564	18,592	18,739	18,820	19,125	19,246	19,290		
32	Federal, civilian .....	11,278	11,200	11,193	11,509	11,456	11,440	11,398	7,415	7,448	7,517	7,705	7,747	7,736			
33	Military .....	748	735	733	745	736	727	737	1,372	1,370	1,343	1,369	1,408	1,411	1,407		
34	State and local .....	1,837	1,992	1,924	1,830	1,942	1,830	1,942	9,775	9,775	9,879	9,745	9,970	10,038	10,148		

Line	Item	Great Lakes								Illinois							
		1996			1997			1996			1997						
		II <sup>r</sup>	III <sup>r</sup>	IV <sup>r</sup>	I <sup>r</sup>	II <sup>r</sup>	III <sup>r</sup>	IV <sup>p</sup>	II <sup>r</sup>	III <sup>r</sup>	IV <sup>r</sup>	I <sup>r</sup>	II <sup>r</sup>	III <sup>r</sup>	IV <sup>p</sup>		
<b>Income by Place of Residence</b>																	
1	Personal income (lines 4-11) .....	1,067,370	1,080,301	1,089,650	1,106,609	1,119,933	1,128,289	1,149,627	316,097	320,182	324,047	328,829	333,983	336,897	342,244		
2	Nonfarm .....	1,063,111	1,075,572	1,084,851	1,102,274	1,115,358	1,123,946	1,145,349	314,530	318,404	322,191	327,498	332,596	335,549	340,952	1,293	
3	Farm (line 17) .....	4,259	4,729	4,799	4,335	4,575	4,343	4,278	1,567	1,777	1,856	1,331	1,387	1,348	1,293		
<b>Derivation of Personal Income</b>																	
4	Earnings by place of work (line 12-16 or 17-34) .....	760,384	770,278	776,967	787,158	797,472	802,962	822,698	226,303	229,345	232,446	235,192	239,551	241,575	246,382		
5	Less: Personal contributions for social insurance <sup>1</sup> .....	50,581	51,180	51,521	52,381	52,918	53,169	54,341	15,047	15,226	15,395	15,646	15,888	15,980	16,255		
6	Plus: Adjustment for residence <sup>2</sup> .....	2,859	2,891	2,960	3,032	3,065	3,092	3,128	-530	-549	-546	-534	-582	-583	-591		
7	Equals: Net earnings by place of residence .....	712,663	721,989	728,405	737,809	747,619	752,885	771,486	210,726	213,570	216,504	219,011	223,081	225,013	229,536		
8	Plus: Dividends, interest, and rent <sup>3</sup> .....	188,712	191,474	193,030	196,934	199,201	201,096	202,624	60,331	61,301	61,846	63,097	63,822	64,424	64,914		
9	Plus: Transfer payments .....	165,995	166,838	168,215	171,866	173,113	174,308	175,517	45,041	45,311	45,697	46,720	47,080	47,456	47,795		
10	State unemployment insurance benefits .....	3,875	3,553	3,728	3,938	3,824	3,774	3,722	1,299	1,228	1,264	1,297	1,265	1,283	1,258		
11	Transfers excluding State unemployment insurance benefits .....	162,120	163,285	164,488	167,928	170,533	171,795	173,424	44,083	44,432	45,423	45,815	46,173	46,228	46,537		
<b>Earnings by Place of Work</b>																	
12	Components of earnings:																
13	Wage and salary disbursements .....	616,737	625,967	632,439	642,062	650,869	656,063	673,494	181,815	184,450	187,120	189,900	193,504	195,256	199,497		
14	Other labor income .....	77,173	77,237	76,954	77,139	77,626	77,464	78,831	20,919	20,939	20,959	21,019	21,321	21,524	21,507		
15	Proprietors' income <sup>4</sup> .....	66,474	67,074	67,573	67,958	68,977	69,435	70,374	23,569	23,956	24,367	24,273	24,726	24,995	25,379		
16	Farm .....	2,497	2,931	2,981	2,495	2,713	2,459	2,374	1,253	1,466	1,549	1,021	1,074	1,031	972		
	Nonfarm .....	63,987	64,143	64,593	66,264	66,976	68,000	68,316	22,490	22,817	23,252	23,652	23,964	24,407			
<b>Earnings by</b>																	

**and Earnings by Industry, 1996:II–1997:IV—Continued**

[adjusted at annual rates]

## SURVEY OF CURRENT BUSINESS

**Table 5.—Personal Income by Major Source**  
 [Millions of dollars, seasonally adjusted]

Line	Item	Wisconsin							Plains						
		1996			1997				1996			1997			
		II <sup>r</sup>	III <sup>r</sup>	IV <sup>r</sup>	I <sup>r</sup>	II <sup>r</sup>	III <sup>r</sup>	IV <sup>p</sup>	II <sup>r</sup>	III <sup>r</sup>	IV <sup>r</sup>	I <sup>r</sup>	II <sup>r</sup>	III <sup>r</sup>	IV <sup>p</sup>
<b>Income by Place of Residence</b>															
1	Personal income (lines 4-11) .....	119,717	121,367	122,421	124,217	125,888	127,195	128,811	130,169	135,915	140,337	144,213	145,456	147,922	146,043
2	Nonfarm .....	119,251	120,852	121,882	123,912	125,514	126,860	128,601	149,656	142,671	142,800	146,331	142,041	146,666	145,826
3	Farm (line 17) .....	466	515	539	305	374	335	210	10,512	11,244	11,538	7,882	8,415	8,126	7,216
<b>Derivation of Personal Income</b>															
4	Earnings by place of work (line 12-16 or 17-34) .....	83,654	84,999	85,801	86,829	88,119	89,123	90,403	309,058	313,408	316,737	318,069	323,217	326,564	332,180
5	Less: Personal contributions for social insurance <sup>1</sup> .....	5,452	5,528	5,568	5,667	5,732	5,788	5,863	21,597	21,834	22,000	22,424	22,705	22,912	23,317
6	Plus: Adjustment for residence <sup>2</sup> .....	1,850	1,875	1,895	1,921	1,962	1,978	2,031	-3,638	-3,678	-3,730	-3,867	-3,901	-3,997	-3,997
7	Equals: Net earnings by place of residence .....	80,053	81,347	82,128	83,082	84,349	85,314	86,571	283,824	287,896	291,008	291,834	296,656	299,751	304,866
8	Plus: Dividends, interest, and rent <sup>3</sup> .....	21,613	21,932	22,108	22,593	22,868	23,100	23,290	79,520	80,740	81,442	83,022	83,889	84,627	85,227
9	Plus: Transfer payments .....	18,051	18,088	18,185	18,541	18,671	18,782	18,949	66,825	67,279	67,888	69,357	69,911	70,414	70,950
10	State unemployment insurance benefits .....	490	482	501	511	503	488	528	1,047	1,009	1,110	1,129	1,110	1,088	1,092
11	Transfers excluding State unemployment insurance benefits ....	17,561	17,606	17,683	18,031	18,168	18,294	18,421	65,778	66,270	66,778	68,228	68,801	69,326	69,858
<b>Earnings by Place of Work</b>															
12	Components of earnings:														
13	Wage and salary disbursements .....	68,543	69,766	70,560	71,713	72,788	73,733	75,021	242,172	245,753	248,649	253,096	257,120	260,315	266,106
14	Other labor income .....	8,506	8,563	8,550	8,591	8,668	8,714	8,743	28,519	28,567	28,570	28,792	29,039	29,173	29,451
15	Proprietors' income <sup>4</sup> .....	6,605	6,670	6,692	6,525	6,663	6,676	6,639	38,368	39,088	39,518	36,181	37,058	37,076	36,623
16	Farm .....	-62	-31	-24	-265	-203	-248	-380	8,970	9,666	9,927	6,252	6,766	6,457	5,529
	Nonfarm .....	6,668	6,701	6,716	6,790	6,866	6,925	7,020	29,398	29,423	29,591	29,928	30,292	30,619	31,094
<b>Earnings by Industry</b>															
17	Farm .....	466	515	539	305	374	335	210	10,512	11,244	11,538	7,882	8,415	8,126	7,216
18	Nonfarm .....	83,188	84,484	85,262	86,524	87,745	88,788	90,194	298,546	302,164	305,199	310,186	314,802	318,438	324,963
19	Private .....	71,907	73,059	73,776	74,969	76,130	77,071	78,227	253,307	256,550	259,536	264,182	268,387	271,609	277,891
20	Agricultural services, forestry, fishing, and other <sup>5</sup> .....	485	501	491	489	516	530	536	1,963	2,009	1,989	2,050	2,124	2,204	2,229
21	Mining .....	117	121	119	120	125	122	124	1,557	1,525	1,527	1,495	1,557	1,516	1,541
22	Construction .....	5,139	5,405	5,391	5,477	5,574	5,558	5,641	18,581	18,853	18,918	19,094	19,427	19,436	19,909
23	Manufacturing .....	23,815	24,093	24,254	24,590	24,957	24,951	25,358	59,583	59,985	60,641	61,513	61,963	62,507	64,272
24	Durable goods .....	14,841	15,067	15,048	15,345	15,496	15,645	15,957	34,876	35,536	35,731	36,332	36,876	37,008	38,459
25	Nondurable goods .....	8,974	9,025	9,206	9,244	9,461	9,306	9,401	24,707	24,449	24,910	25,181	25,087	25,499	25,813
26	Transportation and public utilities .....	4,938	5,073	5,035	5,068	5,112	5,244	5,323	22,859	22,959	23,099	24,370	24,211	24,779	24,779
27	Wholesale trade .....	5,027	5,118	5,178	5,287	5,348	5,455	5,551	21,880	22,341	22,564	22,714	23,076	23,283	23,726
28	Retail trade .....	7,586	7,613	7,766	7,879	7,935	7,998	8,120	28,884	29,054	29,573	29,860	30,227	30,715	31,284
29	Finance, insurance, and real estate .....	5,633	5,687	5,709	5,784	5,979	6,268	6,168	22,223	22,525	22,619	22,517	23,770	24,112	24,864
30	Services .....	19,167	19,449	19,834	20,275	20,585	20,944	21,407	75,776	77,298	78,607	80,571	82,031	83,486	85,288
31	Government and government enterprises .....	11,281	11,425	11,486	11,555	11,615	11,717	11,966	45,239	45,614	45,663	46,004	46,415	46,829	47,072
32	Federal, civilian .....	1,248	1,257	1,273	1,281	1,292	1,294	1,306	7,691	7,689	7,725	8,010	8,044	7,999	7,976
33	Military .....	184	181	179	182	182	184	185	2,535	2,532	2,515	2,547	2,514	2,512	2,490
34	State and local .....	9,848	9,987	10,035	10,092	10,141	10,240	10,475	35,014	35,393	35,423	35,448	35,856	36,318	36,606

Line	Item	Missouri							Nebraska						
		1996			1997				1996			1997			
		II <sup>r</sup>	III <sup>r</sup>	IV <sup>r</sup>	I <sup>r</sup>	II <sup>r</sup>	III <sup>r</sup>	IV <sup>p</sup>	II <sup>r</sup>	III <sup>r</sup>	IV <sup>r</sup>	I <sup>r</sup>	II <sup>r</sup>	III <sup>r</sup>	IV <sup>p</sup>
<b>Income by Place of Residence</b>															
1	Personal income (lines 4-11) .....	122,706	124,025	125,565	127,576	128,705	130,110	132,231	37,663	38,067	38,803	38,817	39,337	39,634	39,965
2	Nonfarm .....	121,923	123,187	124,731	127,393	128,454	129,855	132,005	35,564	35,893	36,342	37,120	37,448	37,852	38,411
3	Farm (line 17) .....	782	838	833	183	252	255	226	2,099	2,174	2,461	1,697	1,890	1,782	1,553
<b>Derivation of Personal Income</b>															
4	Earnings by place of work (line 12-16 or 17-34) .....	87,356	88,201	89,491	90,785	91,446	92,500	94,449	27,738	28,064	28,748	28,629	29,080	29,322	29,631
5	Less: Personal contributions for social insurance <sup>1</sup> .....	5,929	5,973	6,049	6,207	6,231	6,289	6,407	1,955	1,973	1,996	2,054	2,066	2,087	2,120
6	Plus: Adjustment for residence <sup>2</sup> .....	-3,266	-3,258	-3,329	-3,437	-3,398	-3,433	-3,495	-502	-506	-520	-544	-542	-552	-566
7	Equals: Net earnings by place of residence .....	78,161	78,970	80,114	81,142	81,817	82,778	84,548	25,281	25,585	26,231	26,031	26,472	26,683	26,944
8	Plus: Dividends, interest, and rent <sup>3</sup> .....	23,757	24,155	24,393	24,889	25,175	25,416	25,618	6,879	6,923	6,955	7,053	7,089	7,124	7,150
9	Plus: Transfer payments .....	20,787	20,900	21,058	21,545	21,714	21,916	22,066	5,503	5,559	5,617	5,734	5,776	5,827	5,871
10	State unemployment insurance benefits .....	266	260	275	284	262	291	265	45	44	50	47	41	49	48
11	Transfers excluding State unemployment insurance benefits ....	20,521	20,640	20,782	21,262	21,452	21,625	21,801	5,458	5,515	5,566	5,687	5,735	5,778	5,823
<b>Earnings by Place of Work</b>															
12	Components of earnings:														
13	Wage and salary disbursements .....	70,080	70,870	72,063	73,831	74,380	75,310	77,067	20,739	21,002	21,336	21,923	22,122	22,420	22,883
14	Other labor income .....	8,594	8,567	8,620	8,736	8,726	8,777	8,882	2,364	2,371	2,386	2,440	2,451	2,467	2,481
15	Proprietors' income <sup>4</sup> .....	8,682	8,763	8,808	8,219	8,340	8,414	8,501	4,635	4,691	5,025	4,261	4,517	4,451	4,281
16	Farm .....	589	647	645	7	59	60	29	1,841	1,906	2,183	1,416	1,605	1,494	1,262
	Nonfarm .....	8,093	8,116	8,163	8,226	8,282	8,354	8,472	2,794	2,785	2,843	2,845	2,912	2,957	3,019
<b>Earnings by Industry</b>															
17	Farm .....	782	838	833	183	252	255	226	2,099	2,174	2,461				

**and Earnings by Industry, 1996:II–1997:IV—Continued**

adjusted at annual rates]

## SURVEY OF CURRENT BUSINESS

**Table 5.—Personal Income by Major Source**  
 [Millions of dollars, seasonally adjusted]

Line	Item	Alabama							Arkansas						
		1996			1997				1996			1997			
		II <sup>r</sup>	III <sup>r</sup>	IV <sup>r</sup>	I <sup>r</sup>	II <sup>r</sup>	III <sup>r</sup>	IV <sup>p</sup>	II <sup>r</sup>	III <sup>r</sup>	IV <sup>r</sup>	I <sup>r</sup>	II <sup>r</sup>	III <sup>r</sup>	IV <sup>p</sup>
<b>Income by Place of Residence</b>															
1	Personal income (lines 4-11) .....	85,642	86,696	87,483	88,794	89,599	90,265	91,425	47,486	47,967	48,367	48,605	49,317	49,578	50,134
2	Nonfarm .....	84,779	85,765	86,521	88,019	88,801	89,595	90,794	45,516	46,046	46,332	47,084	47,660	48,102	48,771
3	Farm (line 17) .....	863	931	962	775	798	670	631	1,970	1,921	2,034	1,521	1,657	1,477	1,364
<b>Derivation of Personal Income</b>															
4	Earnings by place of work (line 12-16 or 17-34) .....	59,499	60,225	60,753	61,404	61,877	62,260	63,166	33,303	33,629	33,880	33,750	34,312	34,433	34,904
5	Less: Personal contributions for social insurance <sup>1</sup> .....	4,291	4,333	4,361	4,436	4,455	4,482	4,537	2,232	2,255	2,259	2,296	2,319	2,335	2,370
6	Plus: Adjustment for residence <sup>2</sup> .....	652	666	671	693	706	721	747	-360	-362	-358	-355	-363	-359	-368
7	Equals: Net earnings by place of residence .....	55,860	56,557	57,062	57,661	58,128	58,499	59,377	30,711	31,013	31,262	31,100	31,630	31,739	32,166
8	Plus: Dividends, interest, and rent <sup>3</sup> .....	12,497	12,725	12,852	13,125	13,296	13,436	13,551	6,903	7,030	7,101	7,244	7,335	7,409	7,469
9	Plus: Transfer payments .....	17,285	17,414	17,568	18,008	18,176	18,330	18,497	9,871	9,925	10,003	10,262	10,352	10,430	10,499
10	State unemployment insurance benefits .....	232	210	211	222	221	220	229	204	190	195	224	223	219	204
11	Transfers excluding State unemployment insurance benefits ....	17,053	17,204	17,357	17,786	17,955	18,110	18,267	9,667	9,735	9,809	10,038	10,129	10,212	10,296
<b>Earnings by Place of Work</b>															
12	Components of earnings:														
13	Wage and salary disbursements .....	47,842	48,486	48,987	49,758	50,145	50,603	51,452	24,998	25,372	25,534	25,907	26,262	26,528	27,042
14	Other labor income .....	5,617	5,640	5,631	5,647	5,657	5,655	5,679	3,047	3,071	3,059	3,058	3,083	3,105	3,105
15	Proprietors' income <sup>4</sup> .....	6,040	6,098	6,135	5,999	6,076	6,002	6,036	5,258	5,186	5,287	4,786	4,967	4,818	4,756
16	Farm .....	735	804	837	648	671	541	500	1,752	1,695	1,804	1,288	1,421	1,238	1,122
	Nonfarm .....	5,305	5,294	5,298	5,350	5,405	5,461	5,535	3,506	3,491	3,484	3,497	3,546	3,581	3,634
<b>Earnings by Industry</b>															
17	Farm .....	863	931	962	775	798	670	631	1,970	1,921	2,034	1,521	1,657	1,477	1,364
18	Nonfarm .....	58,635	59,294	59,790	60,629	61,079	61,590	62,536	31,334	31,708	31,846	32,229	32,655	32,956	33,540
19	Private .....	47,727	48,252	48,827	49,457	49,906	50,308	51,153	26,382	26,624	26,738	27,074	27,481	27,706	28,298
20	Agricultural services, forestry, fishing, and other <sup>5</sup> .....	375	391	387	393	399	416	424	264	260	262	273	280	291	295
21	Mining .....	640	628	641	625	629	612	621	163	162	160	161	169	165	168
22	Construction .....	3,655	3,745	3,749	3,780	3,814	3,809	3,833	1,932	1,959	1,964	1,988	1,943	1,937	1,974
23	Manufacturing .....	13,259	13,295	13,403	13,387	13,498	13,320	13,741	7,579	7,628	7,614	7,626	7,709	7,687	7,870
24	Durable goods .....	7,431	7,453	7,498	7,525	7,598	7,430	7,710	4,247	4,278	4,253	4,253	4,309	4,257	4,345
25	Nondurable goods .....	5,827	5,842	5,905	5,861	5,901	5,890	6,032	3,332	3,349	3,360	3,372	3,400	3,430	3,525
26	Transportation and public utilities .....	4,035	4,124	4,000	4,061	4,050	4,100	4,145	2,744	2,768	2,770	2,784	2,808	2,841	2,903
27	Wholesale trade .....	3,377	3,406	3,466	3,509	3,563	3,566	3,609	1,657	1,687	1,692	1,719	1,759	1,775	1,794
28	Retail trade .....	5,662	5,678	5,819	5,906	5,941	6,112	5,370	3,558	3,568	3,641	3,785	3,754	3,869	3,869
29	Finance, insurance, and real estate .....	3,314	3,380	3,359	3,426	3,515	3,702	3,615	1,564	1,587	1,590	1,624	1,666	1,710	1,710
30	Services .....	13,409	13,605	14,005	14,369	14,507	14,772	15,052	6,908	7,015	7,044	7,215	7,373	7,543	7,716
31	Government and government enterprises .....	10,908	11,042	10,963	11,172	11,172	11,282	11,383	4,952	5,084	5,108	5,155	5,174	5,251	5,242
32	Federal, civilian .....	2,593	2,553	2,518	2,636	2,618	2,613	2,618	886	887	899	934	918	919	933
33	Military .....	868	873	861	863	855	857	858	283	282	290	291	292	291	291
34	State and local .....	7,447	7,616	7,584	7,673	7,700	7,811	7,906	3,783	3,915	3,927	3,931	3,965	4,039	4,018

Line	Item	Louisiana							Mississippi						
		1996			1997				1996			1997			
		II <sup>r</sup>	III <sup>r</sup>	IV <sup>r</sup>	I <sup>r</sup>	II <sup>r</sup>	III <sup>r</sup>	IV <sup>p</sup>	II <sup>r</sup>	III <sup>r</sup>	IV <sup>r</sup>	I <sup>r</sup>	II <sup>r</sup>	III <sup>r</sup>	IV <sup>p</sup>
<b>Income by Place of Residence</b>															
1	Personal income (lines 4-11) .....	85,242	86,117	86,912	88,464	89,573	90,414	91,522	47,461	48,070	48,271	49,020	49,723	50,132	50,689
2	Nonfarm .....	84,586	85,383	86,278	87,981	89,063	89,869	91,061	46,609	47,156	47,386	48,264	48,933	49,368	50,017
3	Farm (line 17) .....	656	734	635	483	510	545	461	852	913	886	756	791	764	672
<b>Derivation of Personal Income</b>															
4	Earnings by place of work (line 12-16 or 17-34) .....	58,079	58,672	59,260	60,147	60,976	61,532	62,421	32,043	32,414	32,390	32,784	33,333	33,560	33,988
5	Less: Personal contributions for social insurance <sup>1</sup> .....	3,745	3,777	3,816	3,895	3,936	3,958	4,010	2,376	2,400	2,395	2,443	2,477	2,486	2,518
6	Plus: Adjustment for residence <sup>2</sup> .....	-160	-158	-161	-162	-162	-157	-159	934	949	971	992	997	1,017	1,038
7	Equals: Net earnings by place of residence .....	54,175	54,736	55,283	56,090	56,877	57,417	58,252	30,601	30,963	30,366	31,332	31,853	32,090	32,508
8	Plus: Dividends, interest, and rent <sup>3</sup> .....	12,732	12,925	13,026	13,279	13,434	13,560	13,659	6,079	6,191	6,253	6,375	6,453	6,516	6,567
9	Plus: Transfer payments .....	18,335	18,455	18,603	19,095	19,263	19,437	19,611	10,781	10,915	11,052	11,313	11,417	11,525	11,614
10	State unemployment insurance benefits .....	134	139	146	157	135	135	133	140	134	146	133	127	137	125
11	Transfers excluding State unemployment insurance benefits ....	18,201	18,317	18,456	18,938	19,128	19,302	19,479	10,642	10,782	10,906	11,181	11,289	11,389	11,490
<b>Earnings by Place of Work</b>															
12	Components of earnings:														
13	Wage and salary disbursements .....	45,996	46,514	47,144	48,051	48,731	49,154	50,027	25,096	25,431	25,465	25,945	26,389	26,580	27,041
14	Other labor income .....	5,250	5,255	5,301	5,341	5,356	5,369	5,399	2,999	2,997	2,959	2,971	3,004	3,022	3,022
15	Proprietors' income <sup>4</sup> .....	6,832	6,903	6,858	6,795	6,904	7,022	7,025	3,949	3,986	3,966	3,868	3,940	3,971	3,926
16	Farm .....	510	582	481	326	353	386	300	688	742	712	580	612	584	490
	Nonfarm .....	6,323	6,321	6,377	6,468	6,551	6,638	6,726	3,261	3,244	3,254	3,288	3,328	3,387	3,436
<b>Earnings by Industry</b>															
17	Farm .....	656	734	635	483	510	545	461	852	913	886	756	791	764	672
18	Nonfarm .....	57,423	57,938	58,626	59,664	60,465	60,987	61,960	31,191	31,501	31,504	32,027	32,543	32,795	33,316
19	Private .....	47,509	47,962	48,443	49,362	50,089	50,501	51,348	25,082	25,342	25,				

**and Earnings by Industry, 1996:II–1997:IV—Continued**

adjusted at annual rates]

## SURVEY OF CURRENT BUSINESS

**Table 5.—Personal Income by Major Source**  
 [Millions of dollars, seasonally adjusted]

Line	Item	Virginia								West Virginia							
		1996			1997			1996			1997						
		II <sup>r</sup>	III <sup>r</sup>	IV <sup>r</sup>	I <sup>r</sup>	II <sup>r</sup>	III <sup>r</sup>	IV <sup>p</sup>	II <sup>r</sup>	III <sup>r</sup>	IV <sup>r</sup>	I <sup>r</sup>	II <sup>r</sup>	III <sup>r</sup>	IV <sup>p</sup>		
<b>Income by Place of Residence</b>																	
1	Personal income (lines 4-11) .....	167,401	169,463	171,295	175,117	176,186	178,951	181,888	32,994	33,406	33,585	33,930	34,241	34,479	35,037		
2	Nonfarm .....	166,929	168,968	170,785	174,840	175,900	178,672	181,611	33,010	33,415	33,594	33,959	34,262	34,501	35,062		
3	Farm (line 17) .....	472	494	510	277	286	280	277	-16	-10	-10	-29	-21	-23	-26		
<b>Derivation of Personal Income</b>																	
4	Earnings by place of work (line 12-16 or 17-34) .....	114,480	115,888	117,337	120,066	120,753	122,853	125,623	20,815	21,126	21,167	21,229	21,416	21,543	22,047		
5	Less: Personal contributions for social insurance <sup>1</sup> .....	7,645	7,728	7,806	8,032	8,055	8,178	8,340	1,562	1,583	1,581	1,590	1,600	1,605	1,638		
6	Plus: Adjustment for residence <sup>2</sup> .....	5,542	5,676	5,714	5,801	5,616	5,884	5,773	192	213	248	251	268	269			
7	Equals: Net earnings by place of residence .....	112,377	113,836	115,244	117,834	118,314	120,559	123,056	19,445	19,734	19,800	19,888	20,066	20,206	20,677		
8	Plus: Dividends, interest, and rent <sup>3</sup> .....	31,065	31,478	31,698	32,345	32,696	32,996	33,240	5,080	5,148	5,190	5,281	5,329	5,371	5,404		
9	Plus: Transfer payments .....	23,959	24,148	24,353	24,938	25,175	25,396	25,591	8,469	8,524	8,595	8,761	8,846	8,902	8,956		
10	State unemployment insurance benefits .....	183	174	174	177	184	194	175	157	145	151	148	165	159	150		
11	Transfers excluding State unemployment insurance benefits ....	23,776	23,974	24,179	24,761	24,992	25,202	25,416	8,312	8,379	8,444	8,614	8,681	8,743	8,805		
<b>Earnings by Place of Work</b>																	
12	Components of earnings:																
13	Wage and salary disbursements .....	96,055	97,451	98,832	101,544	102,185	104,086	106,615	16,751	17,041	17,094	17,167	17,340	17,443	17,890		
14	Other labor income .....	9,920	9,963	10,006	10,154	10,163	10,292	10,401	1,990	2,007	1,984	1,957	1,972	1,966	1,986		
15	Proprietors' income <sup>4</sup> .....	8,504	8,474	8,499	8,369	8,405	8,475	8,607	2,074	2,077	2,089	2,104	2,104	2,134	2,171		
16	Farm .....	289	312	328	93	100	91	87	-42	-36	-36	-56	-47	-50	-53		
	Nonfarm .....	8,215	8,163	8,171	8,276	8,305	8,384	8,520	2,117	2,113	2,124	2,160	2,152	2,184	2,224		
<b>Earnings by Industry</b>																	
17	Farm .....	472	494	510	277	286	280	277	-16	-10	-10	-29	-21	-23	-26		
18	Nonfarm .....	114,008	115,394	116,827	119,789	120,467	122,574	125,346	20,831	21,136	21,177	21,258	21,436	21,566	22,072		
19	Private .....	88,040	89,251	90,652	93,202	94,040	95,798	98,231	16,918	17,163	17,171	17,213	17,354	17,439	17,906		
20	Agricultural services, forestry, fishing, and other <sup>5</sup> .....	612	634	636	653	666	685	695	77	78	77	79	80	84	85		
21	Mining .....	638	620	650	626	631	641	644	1,583	1,571	1,528	1,450	1,493	1,467	1,468		
22	Construction .....	6,907	7,037	7,203	7,600	7,463	7,516	7,730	1,296	1,346	1,388	1,445	1,302	1,341	1,399		
23	Manufacturing .....	15,436	15,511	15,762	15,815	15,932	16,033	16,380	3,319	3,409	3,322	3,217	3,332	3,315	3,423		
24	Durable goods .....	7,899	7,990	8,127	8,150	8,217	8,211	8,486	1,871	1,941	1,855	1,784	1,870	1,829	1,899		
25	Nondurable goods .....	7,537	7,521	7,635	7,665	7,715	7,822	7,894	1,448	1,468	1,467	1,433	1,462	1,486	1,523		
26	Transportation and public utilities .....	7,479	7,658	7,690	7,874	7,915	8,326	8,558	1,710	1,707	1,683	1,676	1,691	1,690	1,719		
27	Wholesale trade .....	6,273	6,330	6,436	6,618	6,517	6,582	6,698	998	1,016	1,027	1,063	1,063	1,063	1,089		
28	Retail trade .....	10,049	10,142	10,370	10,536	10,510	10,713	11,022	2,005	2,018	2,059	2,100	2,099	2,105	2,176		
29	Finance, insurance, and real estate .....	7,840	7,920	7,889	8,208	8,556	8,566	8,804	843	854	855	853	893	891	917		
30	Services .....	32,806	33,399	34,015	35,272	35,850	36,734	37,699	5,087	5,165	5,233	5,330	5,401	5,483	5,630		
31	Government and government enterprises .....	25,968	26,144	26,175	26,587	26,426	26,777	27,115	3,913	3,973	4,005	4,046	4,082	4,127	4,166		
32	Federal, civilian .....	8,264	8,241	8,255	8,383	8,280	8,158	8,171	842	854	870	906	931	957	963		
33	Military .....	5,577	5,558	5,508	5,619	5,559	5,516	5,582	93	94	93	97	96	97	96		
34	State and local .....	12,127	12,345	12,412	12,585	12,588	13,103	13,362	2,977	3,025	3,043	3,055	3,073	3,073	3,108		

Line	Item	Oklahoma								Texas							
		1996			1997			1996			1997						
		II <sup>r</sup>	III <sup>r</sup>	IV <sup>r</sup>	I <sup>r</sup>	II <sup>r</sup>	III <sup>r</sup>	IV <sup>p</sup>	II <sup>r</sup>	III <sup>r</sup>	IV <sup>r</sup>	I <sup>r</sup>	II <sup>r</sup>	III <sup>r</sup>	IV <sup>p</sup>		
<b>Income by Place of Residence</b>																	
1	Personal income (lines 4-11) .....	64,254	65,022	65,562	67,282	67,844	68,318	69,295	422,958	430,200	435,345	447,519	454,936	465,214	471,788		
2	Nonfarm .....	63,897	64,663	65,206	66,651	67,097	67,621	68,581	420,970	428,216	433,366	444,504	451,712	461,991	468,976	2,811	
3	Farm (line 17) .....	357	359	356	631	747	697	713	1,988	1,984	1,979	3,015	3,224	3,223	3,211	2,811	
<b>Derivation of Personal Income</b>																	
4	Earnings by place of work (line 12-16 or 17-34) .....	43,241	43,644	43,888	45,183	45,488	45,756	46,570	316,664	322,392	326,397	335,993	342,234	351,811	357,656		
5	Less: Personal contributions for social insurance <sup>1</sup> .....	3,056	3,080	3,089	3,177	3,181	3,195	3,245	19,887	20,269	20,477	21,120	21,460	22,042	22,374		
6	Plus: Adjustment for residence <sup>2</sup> .....	722	734	742	754	769	783	802	-878	-911	-930	-973	-1,003	-1,064	-1,083		
7	Equals: Net earnings by place of residence .....	40,908	41,298	41,540	42,760	43,077	43,344	44,127	295,900	301,211	304,991	313,899	319,771	328,704	334,198		
8	Plus: Dividends, interest, and rent <sup>3</sup> .....	10,330	10,613	10,801	10,996	11,121	11,223	11,305	63,491	64,901	65,701	67,089	67,935	68,635	69,209		
9	Plus: Transfer payments .....	13,016	13,111	13,222	13,526	13,646	13,750	13,863	63,568	64,088	64,653	65,531	67,230	67,876	68,380		
10	State unemployment insurance benefits .....	106	108	117	113	109	102	101	1,009	987	967	1,078	1,078	1,085	942		
11	Transfers excluding State unemployment insurance benefits ....	12,910	13,003	13,105	13,414	13,536	13,648	13,762	62,558	63,101	63,686	65,452	66,151	66,790	67,439		
<b>Earnings by Place of Work</b>																	
12	Components of earnings:																
13	Wage and salary disbursements .....	33,358	33,786	34,039	34,949	35,118	35,386	36,097	240,022	245,409	248,835	256,279	261,311	269,275	274,535		
14	Other labor income .....	3,993	3,990	3,969	4,040	4,023	4,025	4,048	25,623	25,892	25,931	26,423	27,385	27,530			
15	Proprietors' income <sup>4</sup> .....	5,890	5,868	5,880	6,194	6,348	6,345	6,425	51,019	51,090	51,632	52,291	54,164	55,150	55,590		
16	Farm .....	207	214	215	213	216	214	219	1,231	1,251	1,265	1,293	1,298	1,311	1,344	2,063	
	Nonfarm .....	5,683	5,654	5,665	5,705	5,746	5,795	5,860	49,788	49,837	50,367	50,998	51,670	52,666	53,527		
<b>Earnings by Industry</b>																	

**and Earnings by Industry, 1996:II–1997:IV—Continued**

adjusted at annual rates]

**Table 5.—Personal Income by Major Source**  
[Millions of dollars, seasonally

Line	Item	Montana								Utah							
		1996			1997			1996			1997						
		II <sup>r</sup>	III <sup>r</sup>	IV <sup>r</sup>	I <sup>r</sup>	II <sup>r</sup>	III <sup>r</sup>	IV <sup>p</sup>	II <sup>r</sup>	III <sup>r</sup>	IV <sup>r</sup>	I <sup>r</sup>	II <sup>r</sup>	III <sup>r</sup>	IV <sup>p</sup>		
<b>Income by Place of Residence</b>																	
1	Personal income (lines 4-11) .....	16,810	17,011	17,199	17,261	17,500	17,720	17,984	38,883	39,601	40,059	41,042	41,675	42,477	43,094		
2	Nonfarm .....	16,570	16,767	16,932	17,043	17,272	17,492	17,739	38,705	39,412	39,872	40,909	41,538	42,341	42,962		
3	Farm (line 17) .....	240	244	267	218	229	228	245	178	189	187	133	137	136	132		
<b>Derivation of Personal Income</b>																	
4	Earnings by place of work (line 12-16 or 17-34) .....	10,782	10,928	11,063	10,977	11,161	11,340	11,566	30,060	30,641	30,992	31,765	32,288	33,013	33,546		
5	Less: Personal contributions for social insurance <sup>1</sup> .....	861	872	876	876	888	898	913	1,980	2,018	2,037	2,089	2,127	2,172	2,199		
6	Plus: Adjustment for residence <sup>2</sup> .....	-15	-16	-16	-15	-15	-15	-16	-1	0	1	0	0	-3	0		
7	Equals: Net earnings by place of residence .....	9,906	10,041	10,171	10,086	10,259	10,426	10,638	28,081	28,623	28,956	29,666	30,161	30,838	31,345		
8	Plus: Dividends, interest, and rent <sup>3</sup> .....	3,541	3,596	3,631	3,706	3,746	3,780	3,809	5,392	5,528	5,606	5,744	5,828	5,898	5,957		
9	Plus: Transfer payments .....	3,363	3,374	3,397	3,470	3,496	3,514	3,537	5,409	5,450	5,498	5,632	5,666	5,740	5,792		
10	State unemployment insurance benefits .....	64	65	70	71	69	61	58	70	68	72	77	79	87	91		
11	Transfers excluding State unemployment insurance benefits ....	3,298	3,310	3,327	3,399	3,427	3,453	3,479	5,340	5,382	5,426	5,555	5,607	5,654	5,701		
<b>Earnings by Place of Work</b>																	
12	Components of earnings:																
13	Wage and salary disbursements .....	8,086	8,225	8,306	8,293	8,432	8,561	8,737	24,354	24,908	25,239	25,964	26,403	27,052	27,515		
14	Other labor income .....	935	938	935	922	932	939	947	2,761	2,786	2,825	2,858	2,900	2,916			
15	Proprietors' income <sup>4</sup> .....	1,762	1,765	1,822	1,762	1,796	1,840	1,883	2,945	2,947	2,969	2,976	3,028	3,061	3,115		
16	Farm .....	103	107	129	78	87	85	101	88	100	97	42	44	42	38		
	Nonfarm .....	1,660	1,658	1,693	1,684	1,709	1,755	1,782	2,857	2,848	2,872	2,934	2,983	3,019	3,078		
<b>Earnings by Industry</b>																	
17	Farm .....	240	244	267	218	229	228	245	178	189	187	133	137	136	132		
18	Nonfarm .....	10,543	10,684	10,797	10,759	10,933	11,111	11,321	29,882	30,452	30,805	31,631	32,151	32,877	33,414		
19	Private .....	8,380	8,496	8,582	8,591	8,724	8,884	9,054	24,810	25,338	25,666	26,339	26,795	27,366	27,813		
20	Agricultural services, forestry, fishing, and other <sup>5</sup> .....	102	104	103	105	108	115	116	119	119	132	125	134	134	138		
21	Mining .....	285	301	285	285	297	287	283	427	415	429	433	452	430	438		
22	Construction .....	795	794	876	785	806	880	894	2,317	2,333	2,365	2,490	2,569	2,551	2,597		
23	Manufacturing .....	836	851	838	837	862	853	890	4,583	4,656	4,708	4,734	4,821	4,866	4,908		
24	Durable goods .....	531	543	533	528	548	540	557	3,277	3,345	3,392	3,382	3,398	3,418	3,477		
25	Nondurable goods .....	305	308	305	310	313	313	333	1,306	1,311	1,316	1,352	1,423	1,448	1,431		
26	Transportation and public utilities .....	926	926	920	967	955	953	976	2,233	2,328	2,324	2,350	2,364	2,435	2,516		
27	Wholesale trade .....	570	579	586	575	587	587	591	1,724	1,763	1,802	1,801	1,844	1,869	1,911		
28	Retail trade .....	1,349	1,366	1,373	1,383	1,399	1,419	1,430	3,274	3,242	3,348	3,431	3,474	3,668	3,548		
29	Finance, insurance, and real estate .....	602	609	606	594	619	633	650	2,135	2,171	2,200	2,238	2,328	2,345	2,429		
30	Services .....	2,916	2,966	2,996	3,060	3,090	3,158	3,224	7,998	8,312	8,358	8,737	8,812	9,069	9,328		
31	Government and government enterprises .....	2,163	2,188	2,214	2,168	2,209	2,228	2,267	5,072	5,114	5,139	5,292	5,357	5,511	5,601		
32	Federal, civilian .....	536	524	524	547	543	539	549	1,299	1,276	1,273	1,341	1,340	1,326	1,330		
33	Military .....	167	160	153	152	151	153	152	261	259	260	266	263	261	261		
34	State and local .....	1,460	1,504	1,538	1,468	1,514	1,536	1,565	3,512	3,579	3,606	3,685	3,754	3,922	4,011		

Line	Item	California								Hawaii							
		1996			1997			1996			1997						
		II <sup>r</sup>	III <sup>r</sup>	IV <sup>r</sup>	I <sup>r</sup>	II <sup>r</sup>	III <sup>r</sup>	IV <sup>p</sup>	II <sup>r</sup>	III <sup>r</sup>	IV <sup>r</sup>	I <sup>r</sup>	II <sup>r</sup>	III <sup>r</sup>	IV <sup>p</sup>		
<b>Income by Place of Residence</b>																	
1	Personal income (lines 4-11) .....	803,049	813,415	824,940	840,203	853,423	861,125	874,667	30,052	30,171	30,159	30,568	30,808	30,989	31,203		
2	Nonfarm .....	795,772	805,662	816,999	832,281	844,991	852,914	866,661	29,869	29,987	29,974	30,371	30,608	30,788	31,000		
3	Farm (line 17) .....	7,276	7,753	7,941	7,923	8,433	8,211	8,006	183	183	185	197	200	201	202		
<b>Derivation of Personal Income</b>																	
4	Earnings by place of work (line 12-16 or 17-34) .....	566,874	573,812	583,114	593,536	604,578	610,105	622,245	21,261	21,331	21,274	21,479	21,611	21,702	21,854		
5	Less: Personal contributions for social insurance <sup>1</sup> .....	38,558	38,933	39,460	40,288	40,923	41,204	41,945	1,367	1,372	1,365	1,382	1,387	1,398	1,400		
6	Plus: Adjustment for residence <sup>2</sup> .....	-505	-505	-523	-523	-556	-563	-579	0	0	0	0	0	0	0		
7	Equals: Net earnings by place of residence .....	527,811	534,374	543,131	552,717	563,099	568,337	579,722	19,894	19,959	19,909	20,097	20,224	20,313	20,459		
8	Plus: Dividends, interest, and rent <sup>3</sup> .....	150,051	152,873	154,353	157,259	159,046	160,483	161,518	5,287	5,339	5,361	5,464	5,525	5,575	5,610		
9	Plus: Transfer payments .....	125,186	126,167	127,456	130,227	131,279	132,305	133,426	4,872	4,872	4,889	5,007	5,058	5,101	5,133		
10	State unemployment insurance benefits .....	2,959	2,770	2,939	2,875	2,804	2,804	2,886	176	171	168	168	173	173	161		
11	Transfers excluding State unemployment insurance benefits ....	122,227	123,398	124,517	127,352	128,474	129,500	130,541	4,696	4,701	4,721	4,839	4,886	4,928	4,972		
<b>Earnings by Place of Work</b>																	
12	Components of earnings:																
13	Wage and salary disbursements .....	437,449	443,750	451,807	460,607	469,506	474,269	484,922	16,965	17,070	17,041	17,231	17,350	17,435	17,575		
14	Other labor income .....	48,143	48,253	48,582	48,995	49,687	50,344	50,800	1,812	1,804	1,781	1,776	1,777	1,777	1,765		
15	Proprietors' income <sup>4</sup> .....	81,282	81,809	82,725	83,935	85,385	85,930	86,980	2,483	2,457	2,452	2,473	2,481	2,490	2,514		
16	Farm .....	3,404	3,780	3,857	3,792	4,253	3,983	3,731	2	2	2	11	12	11	11		
	Nonfarm .....	77,878	78,030	78,867	80,143	81,192	83,249	84,283	2,482	2,456	2,450	2,461	2,469	2,479	2,503		
<b>Earnings by Industry</b>																	
17	Farm .....	7,276	7,753	7,941	7,923	8,433	8,211	8,006	183	183	185	197	200	201	202		
18	Nonfarm .....	559,598	566,059	575,173	585,614												

**and Earnings by Industry, 1996:II–1997:IV—Continued**

[adjusted at annual rates]

4. Includes the inventory valuation and capital consumption adjustments.

5. "Other" consists of the wage and salary disbursements received by U.S. residents employed by international organizations and foreign embassies and consulates in the United States.

NOTE.—The personal income level shown for the United States is derived as the sum of the State estimates; it differs from the national income and product accounts (NIPA) estimate of personal income because, by definition, it omits the earnings of Federal civilian and military personnel stationed abroad and of U.S. residents employed abroad temporarily by private U.S. firms. It can also differ from the NIPA estimate because of different data sources and revision schedules.